WHICH?

AUGUST 2003

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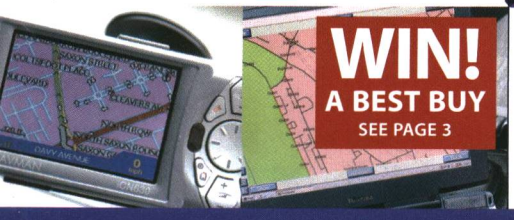
RELIABILITY REVOLUTION

German brands lose their shine

FROM MAPS TO SAT NAV

Road maps, navigation systems and route planners on test



WIN! A BEST BUY

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UNHEALTHY ADVERTISING

We investigate advertisers' influence on our children's diets

BROADBAND

High-speed internet costs and customer service compared

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WHICH?

Our promise to you
Which? is owned and produced by Consumers' Association (CA). It aims to help you choose the best goods and services – and avoid the worst. It's entirely independent – we take no ads, no freebies, and everything we test is paid for at full price. Since 1957, Which? and CA have informed, influenced and campaigned for all consumers in the UK.

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Cracks start to show in German brand reliability

Brands are built on a promise – that they will deliver consistently a certain level of quality or value, for example. But, if customers see through the promise or find it's been broken, that can be the worst possible news for a brand. This month, we reveal the first robust evidence of bad news for some of the biggest car brands in the world.

Remember the slogan 'If only everything in life was as reliable as a Volkswagen'? Well, VW has now dropped into the bottom, 'poor' category in our annual Which? car reliability league. VW's other brands have also suffered. Audi and Seat were rated as 'good' last year but have dropped to average now. Skoda slipped to average last year having been 'good' in our previous two surveys.

What's more, Mercedes-Benz has dropped further than any other brand this year. For the last two years, it was the only European brand in the 'best' reliability category. But it has slumped two groups and is now just average.

There is still much else that owners value in these cars, of course – as the new edition of *Which? Car* will reveal in October. But, when 86 per cent of people say reliability is the most important factor when choosing a new car, these results should make the manufacturers take notice.

Helen Parker, **Editor**

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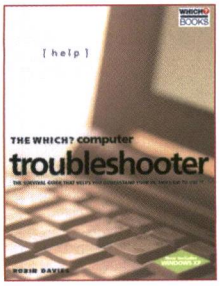
BOOK OFFER



The Which? Computer Troubleshooter explains how PCs work and what to do when things go wrong, guides you through standard applications, tells you how to install add-ons, and more. We're offering it for £10.99 – that's £2 off its normal price. To order, call 0800 252 100 (quote COTRO BKOW08). Offer closes 31 August 2003.

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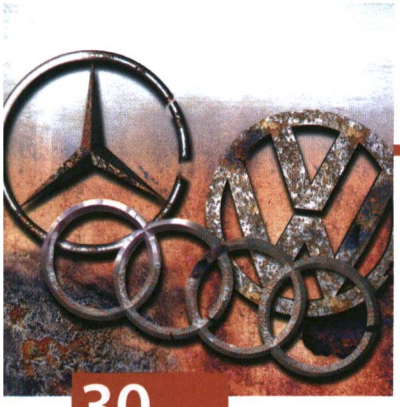

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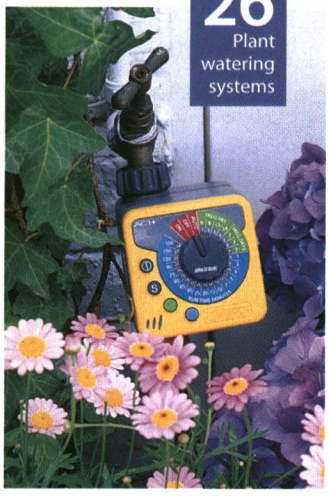

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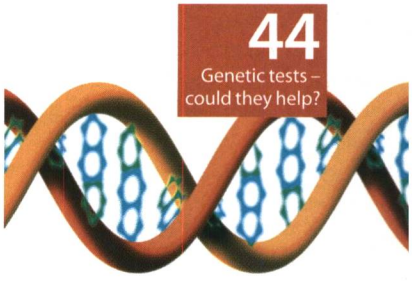

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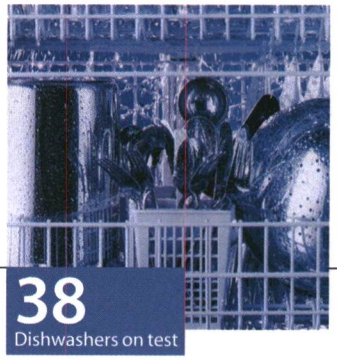

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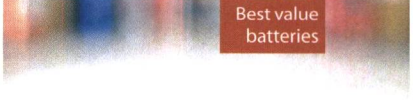

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WIN!

A BEST BUY IN-CAR NAVIGATION AID

In our report, what do the letters GPS stand for?

a) Geostationary prying satellite
b) Global positioning system
c) Geometric positional synergy

To enter our Best Buy competition online, go to www.which.co.uk/whichextra/content/main/comp.shtml, or send your entry on a postcard to 'BB August 03', Which?, PO Box 44, Hertford X, SG14 1SH – please include your name, address (and postcode), a daytime phone number and your Which? membership number, which can be found on your Which? Extra membership card as your user name. Entries from 5 to 31 August 2003. For full competition rules, see p58.

writeback

Share your views with other members

Have your say
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Writeback
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SG14 1SH

Faulty article was correct

Your May article on Renault (p6) says that, if you buy a faulty car under a hire purchase (HP) agreement, you can reject it at any time during the period of the agreement. Yet trading standards officers told me that, under the Sale of Goods Act, my right to reject applies only up to four weeks after purchase.
Tanvir Hussain, Middlesbrough

When you buy goods on HP, you have the right to reject them whenever you discover a defect – not just within the first few weeks, which is the case when you buy goods outright. Once you've discovered a defect, you must notify the finance company in writing that you want to reject the goods. You should stop using the goods and either stop paying the instalments or say you're 'paying under protest'.

Safe seat selection?

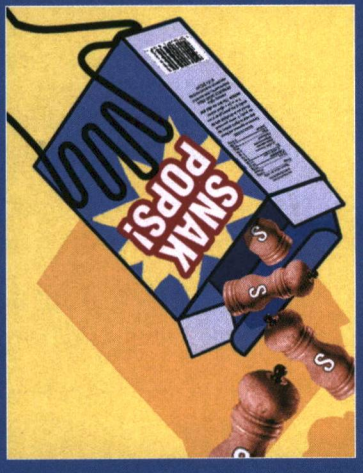
I was surprised that Britax featured so heavily in your selection of child car seats for your June report (p34). Is it representative to select so many seats from the same maker?
Anders Larsson, Slough

We consider many factors when deciding which models to include in any test report – such things as a company's market share, how widely available its products are, their price, and range. Britax dominates the child car seat market in the UK with about 40 per cent of the market share, and this was reflected in the fact that seven of the 20 seats on test were from this maker. However, we had a good selection of other brands represented, including some smaller players like Meggy and Chicco.

LETTER OF THE MONTH

Salt beef

The government says it's concerned about the level of salt we eat, but refuses to force supermarkets to label salt in food. What are the labelling requirements? And what is your organisation doing in this area?
J Deeley, by email



High salt intake is linked to high blood pressure, which increases the risk of heart disease. As a guide, the Food Standards Agency says that 1.25g of salt or more per 100g of prepared food is 'a lot'. Yet, as you say, nutritional information on labels isn't compulsory. And, if it is given, salt often isn't included.

We are active in trying to get things changed. In the past, we've criticised ready meals for their high salt content ('Ready, steady, eat', April 2000, p20) and recommended that food companies cut down on salt in processed food. More recently, we've commented on draft proposals for EU legislation on nutrition and health claims on food labelling and asked for the nutritional labelling of the eight main ingredients, including salt, to be made mandatory for all pre-packaged food. Look out, too, for another report planned for next year on salt levels in food.

Reader has us on the run

I was very disappointed to find no reference to the distinction between running shoes and cross-trainers in your June report (p19). Isn't it important to point out the basic differences?
Campbell Andrew, West Lothian

The aim of our report was to give buying advice for runners who cover many miles in training, and to focus on injury prevention and choosing the right shoes for your foot type. We, therefore, concentrated only on technical running shoes, including those with devices to control over-pronation. But point taken. Running shoes are designed specifically for running – they should be lightweight with good shock absorption – whereas cross-trainers are designed for various sports – they may be heavier and offer more limited support. There's more information in 'Shoes without shocks', September 1997, p36.

The wrong number

I regularly transfer large sums of money between my bank accounts using online banking. My bank tells me that, if I input an incorrect account number, I risk losing the money if it can't be recovered from the recipient. Is this correct?
Alan Rutherford, Cambridge

No – or at least it's very unlikely. The Association for Payment Clearing Services told us that, as long as you type in the right name, you're legally protected. So, even if you enter the wrong account number, your bank will be able to get your money back, as the recipient doesn't have any legal right to it.

PLEASE GET IN TOUCH

Please send us your comments and questions. We publish some of your questions on this page and more online at www.which.co.uk/whichextra. We give £15-worth of Which? Books vouchers to the sender of our letter of the month, and £10-worth to senders of all other letters printed. We may edit letters or use only an extract.

ILLUSTRATION KEVIN EVANS

HELP WANTED

Your chance to help with research for future articles

We're sorry that we're unable to acknowledge all your replies. But we do value what you tell us – so please continue to send us your experiences.

BORROWING ADVICE

Have you borrowed money on a credit card, loan or overdraft and would like to find out whether there's a cheaper alternative? Have you already saved money by switching to a better deal? Please write with as much detail as possible to Dept NN. We can't help with individual problems.

PET INSURANCE

If you have pet insurance, please get in touch. We're particularly interested in experiences of getting cover, making claims, and changes in premiums. Please indicate whether you and your pet/s would be willing to be featured with a photo in our report. Details to Dept NN.

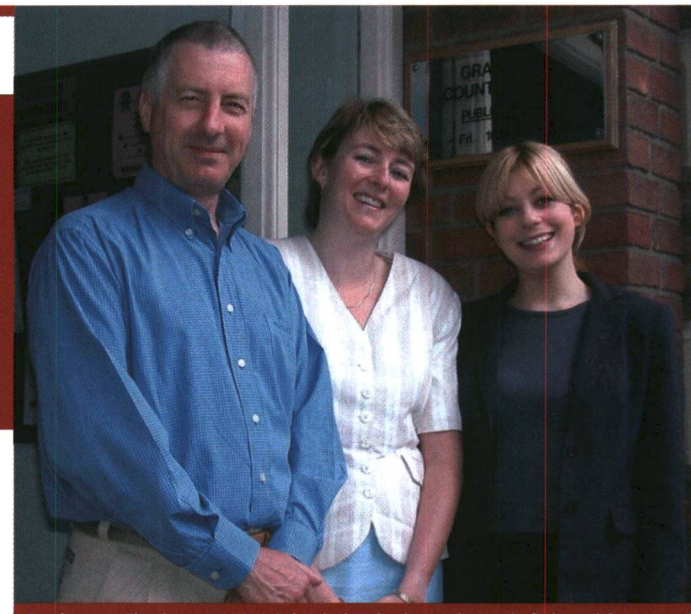
NEW-CAR OWNERS

We need your views on the following new cars: ● new Audi A3 (from July 2003) ● new Audi A8 (from November 2002) ● Citroën C8 ● new Daihatsu Charade (from June 2003) ● Fiat Stilo Multi Wagon (from March 2003) ● Ford Fusion ● new Honda Accord (from March 2003) ● Hyundai Getz ● new Jaguar XJ (from May 2003) ● Kia Carens (from November 2002) ● Mazda 2 ● new Renault Espace (from March 2003) ● new Saab 9-3 Sports Saloon (from September 2002) ● Skoda Superb ● new Vauxhall Meriva, and ● Vauxhall Signum. Full contactdetails, plus phone number, type and model of car and when you took delivery of it, to Dept NL.

Email helpwanted@which.net; go to www.which.co.uk/whichextra; or write to our Hertford address, above. Include department and full contact details

YOUR CHAMPION

Greedy estate agent finally swallows its pride


Our lawyer, Charlotte Harris (right), helped John and Angela fight Halifax

A year of being hounded by Halifax for more than £750 they didn't owe has finally ended for Angela Hill and John McLeod.

The couple, from Lincolnshire, featured in our investigation into estate agents in June (see 'Unearned commission', p11). They'd signed up Halifax to sell their £45,000 flat in Grantham. Under their sole-agency agreement, if Angela and John found a buyer themselves, Halifax would get no commission. But when the couple did find their own buyer, Halifax demanded it anyway – and sued.

With help from our lawyers, John and Angela fought back and now Halifax has surrendered – but refuses to admit it was wrong. In June, the case was officially closed at Grantham County Court.

Last year, Angela, a customer services manager, and John, a machine operator, were summoned to court when Halifax sued. Because of a family bereavement, the couple didn't turn up, which automatically triggered a default judgment in Halifax's favour. Angela and John were told to pay £764 plus costs.

A misunderstanding resulted in another default judgment, and bailiffs tried to enforce it. John and Angela turned to us. We helped them put their case and apply to have the judgment cancelled. Halifax didn't oppose this, so, in June, the judgment was set aside. Halifax later agreed to reimburse Angela and John's court costs, too.

Asked why it hadn't opposed cancelling the judgment, Halifax replied, obliquely, that '...the case was always about a principal [sic] which it was right for us to pursue through the courts. Our view of that principal was upheld twice. The dispute is now over.'

Halifax said the couple should have cancelled their contract before selling privately (which is nonsense), and claimed to have played an active role in the sale.

Our investigation into estate agents prompted a huge reader response. We've persuaded various agents to make their contracts fair. The latest of these is Bairstow Eves Countrywide.

£1,500 FINE FOR SHOPPER WHO CLAIMED TO BE TSO

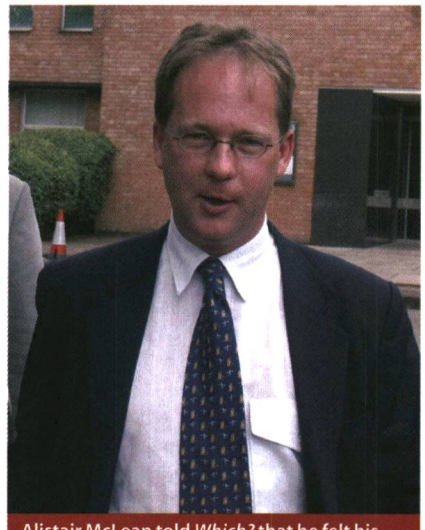
A row over a £1-off deal and a Marks & Spencer beef and dumpling casserole is set to cost a tourism manager nearly £3,000 and possibly his job, after he claimed to be a trading standards officer (TSO) so that the shop would take him seriously.

Alistair McLean, from Ashtead, Surrey, was convicted of pretending to be a TSO and fined £1,500, plus £1,304.50 costs, at Redhill Magistrates Court in June. He said he would appeal.

The court heard that, after complaining that a ready meals offer was misleading, McLean told M&S he was 'legal director for trading standards' and then told Surrey's trading standards department that he was a solicitor – both of which are untrue.

He has previously been convicted of pretending to be a member of Abta, the travel agents' body.

Last October, McLean bought the casserole and a chicken meal at M&S in Epsom. He thought a deal of £1 off two 'meat or poultry main meals' would apply. He told the court he considered a beef casserole a 'meat main meal'. But casseroles were excluded – product stickers stated a separate offer. McLean, 39, complained. Manager Charmaine Vallance said McLean had told her: 'We can do this the easy way or the hard way.'


Alistair McLean told *Which?* that he felt his case showed that anyone who complains could end up being fined

'He said he was from trading standards...it was serious...and could close down the Epsom store and other branches. He said he was the legal director.'

She added that, when they checked the display together, she considered it was clear but McLean disagreed. She offered the casserole free but he refused. Ms Vallance phoned Surrey TSOs to check his story.

Once home, McLean also phoned Surrey. TSO Nicola Smith told the court that McLean claimed to be a solicitor. Surrey investigated both issues and decided the offer wasn't misleading, but prosecuted McLean. He was convicted of purporting to act as a TSO.

McLean told the court that he'd said only that he worked with TSOs. He said his job at the South Australia Tourism Commission, which he'd lose if convicted, involved discussing travel offers with TSOs. He denied saying he was a solicitor, but had said his brother was one – he worked for the London Borough of Richmond. ▷

PHOTOGRAPHY RICHARD MAILE, ANDREW WIARD

CONTACT INSIDE STORY

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free) or email **insidestory@which.net**. We're sorry but we can't reply individually.

CAMPAIGNING FOR YOU

KITCHEN BOSS JAILED

A kitchen firm director who sold shoddy goods to hundreds was jailed for a month (of a nine-month sentence) for breaching an order to clean up his act. Vance Miller, from Ramsbottom, Lancashire, worked for Maple Industries, RB Interiors and the Kitchen Warehouse. Despite a Stop Now Order from the Office of Fair Trading (OFT) last year, Miller prompted 185 more complaints (see 'Rogue bans: first "get tough" cases', July 2003, p5). We're delighted the OFT pursued him.

KNOW WHAT YOU'RE EATING

Our food labelling campaign scored a double victory when the EU voted for full ingredients listing on foods – vital for those with allergies – and for fuller labelling of genetically modified (GM) foods. This covers foods produced from GM ingredients which aren't detectable in the final product.

But the EU has let down consumers by reforming the Common Agricultural Policy without tackling subsidies that cost each family about £16 a week.

JUNK FAX VICTORY

A group of junk faxers, some of whom we reported to the regulators, has agreed to be bound by a ban. If 21st Century Faxes Ltd, Green Freephone Pages Ltd, Hyperos Systems Ltd, Info 4 U Ltd, The Lord's Witnesses, Right 2 Vote Ltd or Voucher Heaven Ltd breaches the enforcement notice, issued in May, they face a £5,000 fine.

NEW CAR WARRANTY PROBE

Warranties that dictate where you can service your car are to be probed by the OFT.

We're pleased – conditions like these curb competition, as we said in 1998, when Peugeot and Volvo agreed to stop demanding that owners use franchised dealers.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.co.uk/campaigns

SOLICITORS ARE FAILING CONSUMERS

There were 14,880 complaints about solicitors last year – about 4,000 more than the previous year, and the equivalent of one for every six solicitors.

The shocking figures were published last month in a report by the Legal Services Ombudsman for England and Wales. She oversees the work of the Office for the Supervision of Solicitors (OSS), the Law Society's embattled complaints-handling arm. The Law Society has admitted it needs a massive shake-up.

Last year, we told how the complaints backlog was growing at a depressing rate ('Solicitors' complaints body in dock again', November 2002, p6). Sadly, the latest figures are little better: in April 2002, there were 5,430 cases gathering dust. A year later, the total had risen to 8,144. And that's despite the OSS redefining some complaints as 'enquiries' – a practice which stopped this January.

Lawyers' Nemesis: Zahida Manzoor

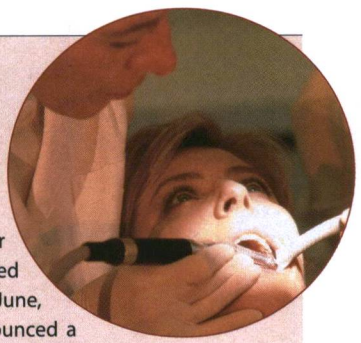
The backlog has caused frustration for many consumers; about 1,000 have been waiting for more than a year for their complaint to be sorted out.

The ombudsman, Zahida Manzoor, said the Law Society must transform the impression, reported by one consumer, that its complaints-handling arm regarded secrecy, delays and a lack of common courtesy as the tools of a solicitor's trade. It must also tackle the underlying cause of complaints: lawyers' behaviour. Ms Manzoor warned that she may seek extra powers allowing her to fine the Law Society if the OSS doesn't meet targets.

The Law Society told *Which?* that it had begun a programme of 'profound change' at the OSS including measures to target delays. And it was improving monitoring of firms' behaviour.

CAMPAIGN FOCUS

DENTISTRY CAMPAIGN STARTS TO BITE



Would you let a builder work on your house without asking the price first? So why let a dentist work on your teeth when you've no idea what they charge? Some private dentists charge four times as much as others for similar treatment but, as prices are rarely displayed, you can end up being stung. The other big problem is a shortage of NHS dentists. Two years ago, we called for a shake-up of dentistry; now it's started.

What's the problem?

There are two. First, in some areas it's hard to find an NHS dentist to take you on. Second, while charges for NHS treatment are fixed, fees for private treatment are a free-for-all. Many NHS dentists also do private work, and you could have both during one visit. So, even if you're lucky enough to sign up as an NHS patient, you're not immune to hefty private charges. But you're unlikely to know them upfront. And some dentists don't reveal that a particular treatment is available on the NHS, so you can end up paying privately when you needn't. The complaints system for private treatment is poor – so for redress, court is basically the only option.

What's happened so far?

In 2001, Consumers' Association asked the Office of Fair Trading (OFT) to investigate private dentistry. This March, it backed our concerns and issued recommendations. In June, the government announced a crackdown on private dentistry to ensure that, among other things, prices are displayed and dentists make clear what's available on the NHS. There will also be closer monitoring. The government's promised that, by the end of this year, it will have decided whether one body can deal with both NHS and private dentistry complaints. Meanwhile, we've lobbied the government to tackle the shortage of NHS dentists. So far, it's invested in dental access centres, for one-off treatment, in places where there's a particular shortage.

Is that it?

Much more needs to be done. We'll continue pushing for private complaints to get a proper hearing, and for the government to commit to better funding for NHS dentistry. Currently, you don't have a right to an NHS dentist (as you do to a GP). We're campaigning for this.

Can I do anything?

Ask for prices and a list of what's available on the NHS. Tell us about any problems with NHS or private treatment, through our site: www.which.co.uk/campaigns.

PHOTOGRAPHY ALAMY, APEX NEWS, ZEFA

Lost property, lost cause

Left something on the train? You'll be pretty lucky if you ever see it again, if your experience is anything like ours.

Following complaints we received about lost property on trains, we put the system to a small-scale test in September. We handed in a coat, containing a wallet or purse with £10 cash and the owner's contact details, to the lost property offices at eight major mainline rail stations. We said that we'd found the coat on a train.

The train companies are currently reviewing their [illegible] on lost property, but their trade body.

We've tested train lost property services again

EXPOSED

Lost property still a lost cause

Left something on the train? You'll be pretty lucky to see it again. That's what we found when we tested the rail lost property system in 1999 – and our latest investigation suggests nothing's improved.

Posing as a passenger, in May we handed in a coat containing £20 and the owner's contact details at the lost property office – or, if there wasn't one, to station staff – at 16 rail stations across the UK. We said that we'd found it on a train. We wanted to see whether staff made any effort to contact the owner, as the rail code says they should.

A pitiful five out of the 16 bothered to call. When we did the same test in 1999, on a smaller scale, we found that four of eight stations contacted us.

When stations did contact us, we were generally impressed by their speed. The five were London Waterloo, Newcastle, Norwich, Oxford and Plymouth. However, while some were helpful and agreed to post the property to us (for a fee), or put it on a train to a convenient station, we gave up on Oxford, which said we had to come in person. Plymouth sent our coat to a central storage, where it was never traced. In total, we got back just £60 of our £320, before admin charges.

We handed in lost property at 16 train stations to see whether staff tried to contact us to return it

It's vital that lost property staff take the initiative to return belongings because, if you do lose something on a train, it can be hard work figuring out which train company, out of 26 possibilities plus Network Rail, has it. There's no central lost property number.

The Association of Train Operating Companies, which represents the industry, told us it was 'disappointed' with the results of our test. The good news is that it's working on a central database of lost property, and hopes it will be ready by next spring.

There's a sliding scale of charges for retrieving lost property, depending on the value of the item (and therefore how much security is needed to store it). For umbrellas, gloves and keys, the rail code sets a maximum of £2 administration charge. At the top end, for a laptop, say, the maximum is £20.

The 11 stations that didn't contact us were Birmingham New Street, Brighton, Cardiff, Crewe, Edinburgh, Glasgow, Liverpool Lime Street, London King's Cross, London Paddington, London Victoria and Nottingham.

Cheque payment penalty

Telewest is the latest company to charge a fee to pay by cheque rather than direct debit, as Dave Low and Don Morris discovered to their cost.

Telewest's cheque surcharge of £2 might not sound like much, but if, like Dave, your line rental is only £10 a month, it's a 20 per cent hike.

Telewest isn't the only culprit. O2 and Vodafone add the princely sum of £3 to your bill if you opt to pay by cheque.

Companies introduce charges like this because paying by direct debit is cheaper for them – it keeps admin costs down. But lots of us don't want to pay by direct debit. According to the Association for Payment Clearing Services, which looks after the direct debit system, more than half of us still don't pay regularly by direct debit.

Telewest says it's not penalising customers who pay by cheque but 'rewarding' customers who pay by direct debit.

Tell that to Dave and Don. They saw their bills go up £24 a year just because they wanted to pay in the same way they always have. Dave has now given in rather than give Telewest an extra £24 a year.

If companies want to encourage direct debit payments, there are alternatives. Several utilities companies give a discount to people paying by direct debit. This rewards them without penalising cheque payers.

WARNING

SHOWERING ITS CUSTOMERS WITH CONFUSION

Kerry queried the water calculator

Where do elephants go to bathe? They flock to the south west of England, the local water company seems to think.

South West Water (SWW) reckons its customers use four and a half times the normal amount – a fact that may put you off choosing a meter if you use SWW's online calculator.

***Which?* reader Kerry Mordan contacted us when she couldn't fathom why SWW's calculator showed much higher water usage costs than ours (see 'Water meters – should you take the plunge?', March 2003, p14).**

We discovered that SWW's estimated water consumption figures were one of the highest in the industry, and way beyond the amount estimated by Ofwat, the water regulator.

We asked SWW if it was trying to dissuade customers from installing a meter that could save them money. It said: 'Our figures have been used for the last five years…to ensure we don't mislead our customers.'

We think all water companies should use Ofwat's current consumption figures. Most already do. Ofwat told us it had 'no plans to require all companies to standardise figures'. However, it agreed to reconsider if consumers complained to Ofwat or to WaterVoice, the consumers' watchdog.

▷

EXPOSED

Water companies still dirtiest

Raw sewage in the River Mersey; the Environment Agency took samples and prosecuted United Utilities

Who's the most frequent polluter in Britain? Stand up United Utilities Water – again.

The water company was convicted of 29, mostly sewage-related, offences in 2002 – more than double its tally for the previous year – and once again topped the Environment Agency's (EA) list of shame, with fines totalling £327,500. The company says it's 'bitterly disappointed' and has introduced a wide range of initiatives.

The EA has just published its annual report on environmental crimes. Water companies again feature heavily. Our table is based on its list of companies fined more than £10,000, but we list them in order of their number of offences to highlight serial offenders.

The EA says that, along with water companies, the waste industry and farming were major causes of pollution. Other companies in the list of shame are manufacturers, and retailer Stationery Box, which was fined £25,000 for failing to comply with recycling rules.

BP Oil (UK) Ltd, not in our top ten list, also merits mention. It was fined £60,000 after many thousands of litres of fuel leaked from a petrol station's 30-year-old tank, putting Luton's water supply at risk.

The agency's report covers only England and Wales. Its Scottish counterpart, the Scottish Environment Protection Agency (Sepa), is set to publish a similar list in its annual report, and on its website, later this year. The Department of the Environment in Northern Ireland said it had no central list, but £5,000 was the biggest fine during 2002.

The EA and Sepa have criticised courts for handing out paltry fines which fail to recognise the gravity of environmental crimes. The EA says the average fine has risen by about a third on the previous year's, but it adds that fines still aren't high enough to encourage some companies to respect the environment.

We were concerned that water services could be affected by a company's fine if it cut corners to pay it.

Several water companies told us they paid fines from their operating budget – which pays for running their business. But the industry regulator, Ofwat, insisted customers were protected because companies had to meet set service standards. Nor could they raise prices to subsidise a fine, it added.

WORST TEN COMPANIES	Number of offences	Total fines (£)
United Utilities Water Plc	29	327,500
South West Water Plc	13	45,000
Anglian Water Services Ltd	12	285,000
Thames Water Utilities Plc	10	135,000
Kronospan Ltd	10	46,000
Stationery Box Ltd	9	25,000
Jackson Building Centres Ltd	9	22,500
Dŵr Cymru Cyfynfedig (Welsh Water)	8	26,500
Lear Corporation (Nottingham) Ltd	7	40,000
Lear Corporation UK Interior Systems Ltd	7	40,000

FURTHER INFORMATION

www.environment-agency.gov.uk For more on work to stop pollution in England and Wales

www.sepa.org.uk The Scottish environment body

www.doeni.gov.uk Northern Ireland's agency

THE RISK FROM OUT OF DATE SHARE TIPS

Don't base investment decisions on the share tips you read in newspapers. That's the latest warning from the Financial Services Authority (FSA), the financial industry's regulator.

Share tips usually originate from brokers' reports written by investment companies. The FSA says you won't make a quick buck from tips that come from these reports because professional investors will have acted on the tip well before you set eyes on it. The share price will have changed by the time you read it, so the 'tip' will be useless.

If you're interested in newspaper tips to make a quick killing, then you're probably thinking about short-term investing. But buying shares directly is too risky to be a short-term game – individual shares can go up and down very quickly.

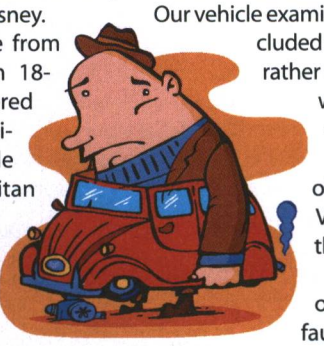
If you do want to buy shares directly, our advice is to invest for at least a five-year period. But you must do your research into the company, or find a reliable information source. Don't just believe everything you read in a newspaper or on an internet bulletin board.

Direct investment in shares requires skill, time and patience. For most people, taking independent financial advice and then investing in collective investments such as unit or investment trusts is a more reliable option.

CITROEN'S WOBBLY ENGINE

David Carter and his family thought the engine was about to drop from their car as they returned from a holiday at EuroDisney.

They heard a knocking noise from under the bonnet. The car, an 18-month-old Citroën Picasso, juddered heavily. David stopped immediately. Being an advanced vehicle examiner for the Metropolitan Police, David decided to inspect it. He found a bolt on the road, which had fallen off the engine.



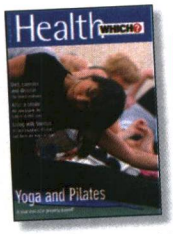
David believed the bolt came from the engine mounting, which holds the engine in the car, so its loss could be dangerous. But Citroën UK says it's not a safety issue, claiming the bolt is fitted to minimise forward and backward rocking of the engine and not to hold it in the car.

David was concerned, so he contacted us. Our vehicle examiner checked the car and concluded the bolt stabilised the engine rather than held it in place – its loss wasn't dangerous. Even so, Citroën says that a car with such a fault should be taken off the road and fixed. The Vehicle Inspectorate gave us the same advice.

Citroën says it knows of only three incidents of this fault. But a web search revealed around a dozen Picasso owners who described similar problems with 'wobbly engines'.

If you've had a similar experience we'd like to hear from you at department ANB.

ILLUSTRATION PAUL BOMMER



IT'S NOT ALL IN THE HEAD

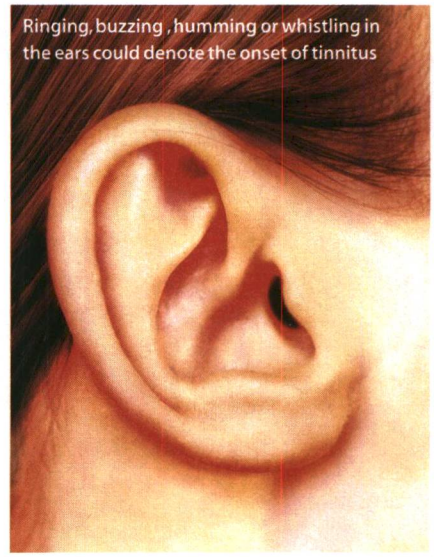
'People do not imagine tinnitus. Tinnitus is real, and its effects on people are real.' So says Laurence McKenna, head of psychology at London's Royal National Throat, Nose and Ear Hospital, in a *Health Which?* report, published this month. The report explains what it's like to experience this common condition, and how to treat it.

Tinnitus is the term used to describe noise you hear that isn't generated by an external source. Ringing, buzzing, humming or whistling in the ears or head … one person's experience may be totally unlike another's, says the report. And while some people are not troubled by their tinnitus, for others it can have a big impact. However, reassures *Health Which?*, experts are quick to point out that most people can be helped.

If you're experiencing symptoms of what could be tinnitus, *Health Which?* advises you to talk to your GP – a medical check-up can help relieve fears about the causes – and ask for a referral to a hospital's ear, nose and throat department. The condition can sometimes be treated medically or surgically, says the report. But, where this isn't possible, the next course of action is tinnitus therapy, in the form of counselling, relaxation exercises and sound therapy – all of which help patients to learn to tolerate or habituate themselves to their condition. Such treatment is available on the NHS.

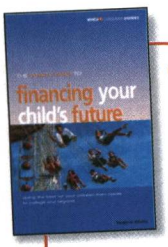
Health Which? concludes that patients can benefit hugely from self-education. Various drugs have been studied but none has so far proved effective, and alternative remedies have similarly proved disappointing. The report gives contact details for medical organisations that can provide help and advice to anyone with tinnitus.

Tinnitus can result from anything that causes a change in the auditory pathways from the ears through the nervous system to the brain, explains the report. A variety of things, from a very bad cold to an excessive build-up of wax, can trigger its onset. Most commonly, however, it results from hearing loss or damage, though there does seems to be a strong link with age. Ten per cent of the UK adult population have experienced spontaneous tinnitus lasting over five minutes, says the report, but only one per cent have the condition to such an extent that it severely affects their quality of life.


Ringing, buzzing, humming or whistling in the ears could denote the onset of tinnitus

Also in Health Which? this month

- Diet, exercise and disease
- Yoga and Pilates
- How to cope after a stroke



THE COST OF BEING A PARENT

Getting to the point where a child is financially independent doesn't come cheaply, warns *The Which? Guide to Financing Your Child's Future*, a new publication from Which? Books, out this month. But, cautions the book, don't believe the financial institutions when they advise you to start a savings plan from the moment your child is born. The only things you really need to worry about immediately are making a will and getting adequate life insurance – so you can be sure your family is financially and otherwise secure, should anything happen to you.

Anyone wishing to put their child through university of course faces a huge bill. But, reassures the book, claims by savings institutions that a typical three-year degree course can cost all parents as much as £20,000 are wildly exaggerated. The most the government expects parents to contribute to a student's expenses at university is actually only £2,360 a year – the rest comes from the government-backed Student Loans Company.

Parents are not the only people with an interest in saving for their children's future, the book reminds us. Grandparents and other relatives might also be keen to mark the birth of a child, either by giving money directly or by investing on a child's behalf. Setting up a trust is one way to keep control over money given to children – the book has a section dedicated to how to do it.

The book is quick to point out that parents can get help – from the government in the form of Child Benefit or the new Child Tax Credit; from grants towards private education; even, in some cases, from employers.

The Which? Guide to Financing Your Child's Future costs £10.99. To order your copy, ring 0800 252 100 – please quote code FYCF (BKPW08).

Financing a child's future is a prime concern for any parent

Other topics covered include

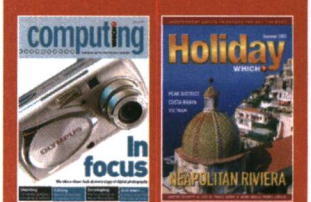
- Cost of childcare
- Best ways to save for the costs involved in bringing up children
- The cost of putting your child on the property ladder

FREE TRIAL

For a free trial to Health Which?, Gardening Which?, Computing Which? or Holiday Which?, call

0800 252 100

(payment details required for when your free trial ends)



PHOTOGRAPHY ALAMY, CORBIS

STREETS AHEAD

Getting from A to B with a minimum of fuss is becoming ever more difficult. Can technology offer a solution?

There are now plenty of hi-tech aids to travelling by car, from online route-planners that are free to use, to satellite navigation systems costing thousands of pounds. We looked at some electronic in-car navigation devices costing from £70 to £1,650, PC- and PDA-based route planning and navigation systems from £40 to £455, and, finally, some humble road atlases costing as little as £10.

Aside from the maps, we've divided the products we tested into two main groups: route planners and navigation aids.

Route planners work out a route for you to take if you key in your starting point and where you want to go. This can be through a website, your PC or laptop, a PDA or a standalone device. Some systems let you print out maps of the route you want to take as well as directions: the roads to take, and where and when to take a turn, for example. Some have more detail and more sophisticated journey-planning options (for example, planning a route that avoids motorways or tolls). Route planners are not ideal if you're driving alone, because you shouldn't have to take your eyes off the road to read instructions or a map (in fact, doing so may be breaking the law).

Navigation aids go a step further. These are systems you use in your car, rather than before you set off. Most use global positioning system (GPS), which uses satellites to locate your position anywhere in the world to within a few metres. Knowing precisely where you are enables the software to direct you along a route as you go. If you miss a turning, it can tell where you are, and help you get back on track.

Some navigation aids also have access to traffic congestion information, so you can avoid roadworks or an accident. And, unlike route planners, many devices have a speech system which gives you verbal instructions as you drive, so you can use them without a passenger's help.

BEST BUYS

Whether or not you opt for something more high-tech, a map is still useful for straightforward planning and checking of routes. The **A-Z Great Britain Road Atlas** **£14.50** had plenty of extra features, but the **AA Big Road Atlas Britain 2003** **£11** was the clearest of those tested.

The best route planner was the RAC's online route planner (www.rac.co.uk/routeplanner) – and it has the considerable advantage of being **free** (though of course, you need internet access).

If you're after a navigation device to give you real-time, on-the-go directions, the **Yeoman TravelM8 Active** **£100**, plus installation and call costs, is good value. Its only drawback is that your mobile phone needs to be connected during a journey, so you face potentially high phone bills if you use it a lot. If you think you'll want help with navigation regularly, you may find the **TrafficMaster** system **£500**, plus installation, works out cheaper over time (and it won't tie up your phone).

If the idea of a PDA-based system appeals to you, consider the **TomTom Navigator 2** **£284**. Of course, you'll need a compatible PDA (around £200) to use it. The laptop-based devices didn't score as well as the PDA ones, but, if you have a laptop that you want to use for navigation, go for the **PowerLoc Technologies Destinator** **£264**.

The high cost of complete in-car navigation systems means they're really for people who do regular complicated journeys (for their work, say). The **VDO Dayton MS5400** was the best overall but, at **£1,650** plus installation, so it should be. The **Navman iCN 630** **£980** does most of what the VDO does – and it doesn't have to be permanently installed in your car.

WIN We've got two Best Buy Navman iCN 630 systems to give away in our easy-to-enter competition. For details, see p3 or visit www.which.co.uk/whichextra/content/main/comp.shtml

PHOTOGRAPHY ALAMY, JOHN TRENHOLM

Online route planners are free and useful

In-car systems work well, but are expensive

You can get a good road map for just £11

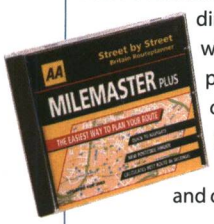
ROUTE PLANNERS

Most of the route planners we tested were either PC software packages or websites. There was also a software package for a PDA, and a standalone device that you can fix to the car's dashboard. All of the devices and packages help you plan your routes and display instructions on a screen. With the website and PC software, you can also print maps and instructions.

The PC software packages need a computer with a minimum 233Mhz Pentium processor and at least 64Mb of RAM. We looked at how easy it was to plan a route with each system, plus how clear the resulting directions and maps were. We also looked at the range of options, such as planning routes that avoided motorways or urban areas. Finally, we checked whether the maps included new roads, and we graded the level of detail. The total test scores also take into account the impressions of our user triallists who each tried out several products during real-life journeys.

SOFTWARE PACKAGES

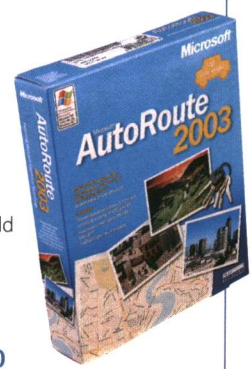
AA Milemaster Plus V.5.1 £43



This PC software lets you print maps and directions, and there was a wide range of options, such as printing more detailed maps of a journey's start and end points. There were lots of programmable preferences and options for pinpointing your start and end points, but the map locater wasn't great and the on-screen instructions were cluttered. Some newer roads didn't feature, either. Overall, we didn't find it as good as the AA's website, which has the considerable advantage of being free to use (see right).

TOTAL TEST SCORE 64%

MICROSOFT AutoRoute 2003 £50



This PC software package has a look which will be familiar if you use other Microsoft software, such as Word. If you don't, though, you may find the icons slightly mysterious. On the plus side, there were lots of route preferences.

Print-outs had nice clear symbols, though the direction instructions were a little cramped. Pinpointing start and end points for a journey could be annoying. For example, when we typed in 'Milton Keynes', AutoRoute 2003 suggested we were looking for the Milton Hotel, New Orleans.

TOTAL TEST SCORE 55%

TOMTOM CityMaps Europe £40

This package, for PDAs rather than PCs, seemed more aimed at people on foot wanting to find their way around cities, rather than route-finding with a car.

The maps had a good level of detail, but the system had one major drawback: you can download and plan a route through only 30 square miles at a time, which makes it pretty useless for longer journeys. The small display and lack of voice instructions made it unsuitable for people driving alone.

TOTAL TEST SCORE 41%

STANDALONE DEVICE

LEXIBOOK Traveller TRAVGB £70

This battery-powered device displayed routes as text on a small 6cm x 4cm screen. You can't print out anything, and it displays only text, not maps. It's not suitable for solo use, because it can direct you only to a town or area, but not to a specific road.

If you hit a traffic jam or get lost, you can enter a new position; the Traveller will then produce a new set of directions from that point.

TOTAL TEST SCORE 36%

WEBSITES

AA ROUTE PLANNER

www.theaa.com/getaway

The printing options for this system were a little limited but there were some useful route-planning options, such as avoiding tolls or roads unsuitable for caravans. There were also warnings about likely congestion black spots. Live traffic information, updated every ten minutes, was also available on the website.

We thought the printed instructions were somewhat cramped and difficult to read but, apart from that, this was the easiest route-planning website to use.

TOTAL TEST SCORE 66%

RAC ROUTE PLANNER

www.rac.co.uk/routeplanner

BEST BUY

This website was similar to the AA's offering, and included traffic info and route-planning tools. Our testers liked the clear printed instructions, complete with natty icons. They thought the maps were clear, too. It was easy to use, and had useful route-planning and printing options. Its only real problem was not having some newer roads on its maps.

Overall, this was the best route-planning system we came across and, as long as you have internet access, it's free to use.

TOTAL TEST SCORE 71%

VIAMICHELIN

www.viamichelin.com

Like the AA's website, this journey planner didn't have as many printing options as some of the software we looked at, but the mapping information was up to date. There were lots of options to configure routes according to personal preferences, and the site had plenty of useful tourist information, such as weather reports and details of local attractions.

You can plan routes all over Europe (the AA and RAC websites offer only limited European routeplanning). There were also nicely detailed maps showing, for example, the location of post offices. The print-outs were clear but could have made more use of symbols to make on-the-go reading easier.

TOTAL TEST SCORE 59%

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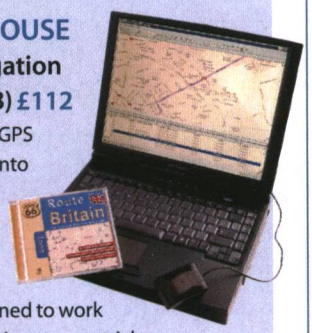
NAVIGATION AIDS

We looked at these in much the same way as route planners, but also assessed ease of installation and clarity of instructions. Some systems had to be permanently installed in a car, so they were assessed by our testing centre staff rather than our team of motorists.

LAPTOP-BASED SYSTEMS

GPS WAREHOUSE
Laptop Navigation Package (USB) £112



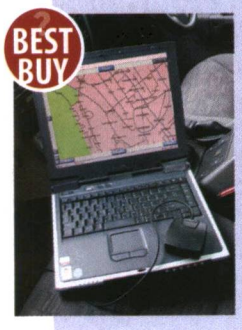
This consists of a GPS aerial that plugs into a laptop and navigation software. These are not specifically designed to work together, and setting up was tricky because there were no printed instructions.

The system wasn't very easy to follow, and had a fussy design interface. Searching and printing options were good, but there was no speech facility to read out directions. Also the maps weren't fully up to date.

TOTAL TEST SCORE 39%

POWERLOC TECHNOLOGIES
Destinator (laptop) £264

Set-up instructions for this system were poor – for example, there was no advice on how to get a good signal with the GPS aerial. The maps weren't totally up to date and there weren't many route preference options. The Destinator also made some odd navigation choices – one driver was instructed to leave the motorway too early, leading to a rather slow end to his journey along minor roads. The voice instructions were sometimes a little late, so you might miss a turn, say.



TOTAL TEST SCORE 64%

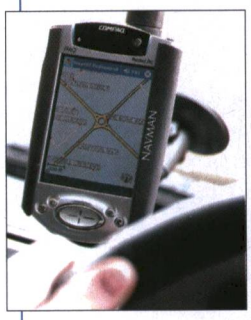
PDA-BASED SYSTEMS

HP iPaq Navigation System 2 £455

This GPS system for the popular iPaq range of PDAs had good location search options, including by postcode and place of interest, but it was quite difficult to use. Our testers had problems getting the GPS unit to lock on to the satellites. The voice output was unclear and often gave instructions with too little warning, particularly when there were many small roads. The maps weren't completely up to date, either, missing some of the newer roads.

TOTAL TEST SCORE 61%

NAVMAN
GPS 3450 Voice £335



This iPaq -based system used a jacket that fitted around the PDA. There were lots of options for finding locations, including by house number (though not by postcode). The spoken directions could be a little quiet at times. However, the pacing of the directions was excellent, allowing plenty of time to prepare to make a turn, for example. You could zoom into a very detailed map, although you have to memorise key commands to choose different maps and display types.

TOTAL TEST SCORE 69%

TOMTOM
Navigator 2 Great Britain £284

This system includes a separate GPS aerial which plugged into the car's cigarette lighter. The map was not totally up to date, although it could identify one-way streets. The location searching was easy and flexible, though you couldn't find destinations by postcode. The speech was very clear and the instructions made setting up easy, too. But the system uses a lot of the PDA's memory.

TOTAL TEST SCORE 73%

POWERLOC TECHNOLOGIES
Destinator (PDA) £264

Like its laptop-based sibling, the PDA-based Destinator came without printed instructions, making setting up difficult. The GPS aerial attaches to the windscreen or dashboard. This is powered from the cigarette lighter socket, so it can't be used if you're on foot. Coverage of the UK was split up into regions and you couldn't plan routes across them. The maps were detailed but a little out of date. The speech was clear but unnatural sounding.

TOTAL TEST SCORE 67%

COMPLETE SYSTEMS

NAVMAN
iCN 630 £980

This attaches to the windscreen with a sucker. It is powered from the car's cigarette lighter, and the screen was much brighter and larger (8cm x 5.5cm) than the PDAs'. There were lots of route options. One problem was that the unit didn't come with enough memory to load all the maps, so you'd have to buy a larger memory card if you wanted to cross several regions of the UK in one trip. The speech quality was acceptable. Newer roads weren't all included, and the unit got a bit confused in dense residential areas.

TOTAL TEST SCORE 70%

TRAFFICMASTER Smartnav
£500 plus installation

This system uses a combination of GPS and mobile phone technology. It has to be professionally installed but leaves only a small, one-button unit in the car. Pressing the button connects you to a call centre, where you tell the operator where you want to go. The GPS allows the operator to pinpoint your position and then generate a route. You then get spoken directions, in a very clear voice. If anything goes wrong, you can press the button and be reconnected. The one-button simplicity and the ability to talk to a real person make it attractive to less technically-adept people.

TOTAL TEST SCORE 69%

VDO Dayton MS5400
£1,650 plus installation

This was the most sophisticated system on test – and the most expensive. It must be professionally installed. Our testers were impressed with the large, well-lit screen and the natural-sounding speech. A remote control is used to enter destinations, and search options were good. The map was clear but not fully up to date. The device will warn you about traffic problems along your route but it won't automatically reroute you around them.

TOTAL TEST SCORE 75%

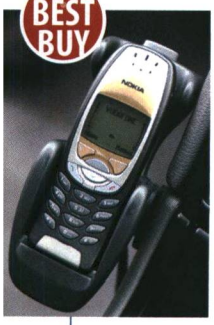
MOBILE PHONE SYSTEMS

YEOMAN TravelM8 Active

Phoneline: 60p a minute, or £10 a month with local-rate call charges
GPS hardware: £100 including installation

This system must be professionally installed, but can include a hands-free kit for your mobile phone. It has no display, only spoken instructions.

Before you set off, you phone an operator at the Yeoman call centre who can tell where you are from the GPS system. A route is then calculated, and reasonably clearly spoken directions are triggered automatically when you reach certain points. Your mobile phone must be connected to the call centre for most of the journey, although you can disconnect it on long stretches of road. Call costs could soon mount up – heavy users might be better off with the £10-a-month subscription. In general, the routes suggested were not always the quickest because the system seemed to prefer A-roads. Other than that, the device worked well.



Yeoman monitors traffic conditions, so it can direct you around any problems. Its simple operation and a call centre to talk to is good for less technically-adept people.

TOTAL TEST SCORE 69%

Yeoman also offers a non-GPS system, called TravelM8. You don't need any extra equipment, apart from a mobile phone with a hands-free kit. To use it, you ring a call centre (on 09050 505050), and tell the operator where you're starting from. Your route is described by an automated voice, but we found these spoken directions were less clear than those from the TravelM8 Active. It also suffered from glitches.

Pressing the phone's number keys allows you to skip from one instruction to another, but your phone has to be connected to receive them. Again, at 60p a minute, this could be expensive. But you can disconnect and reconnect to get instructions repeated.

TOTAL TEST SCORE 46%

TOTAL TEST SCORE

This score ignores price and is based on:

Route planners and navigation aids	
Ease of use	40%
Technical performance	40%
Users' ratings	20%
Maps	
Accuracy, clarity and detail	40%
Versatility	60%

Total test scores are not comparable across types

ROAD MAPS

The maps we looked at were evaluated on the basis of accuracy and clarity. We also considered how easy it was to lay the maps flat, and whether there was enough overlap between pages to easily plan journeys that span several pages.

Some of the maps featured extras such as city maps and plans of ports and airport terminals. We've given points for these where we thought they were useful.

We also assessed how detailed the map locaters (quick page finders) were, and checked how up-to-date the maps were.

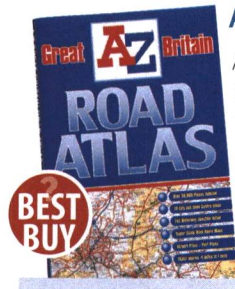
AA Big Road Atlas Britain 2003 £11

The lack of gradient information meant a white background was used, which our testers felt made the map clearer to read. The scale also made the map easy to read. However, though the map locater was competent, it didn't have enough detail to be really useful.

Extras included airport maps and detail of the London congestion charge area.

TOTAL TEST SCORE 62%

A-Z Great Britain Road Atlas £14.50

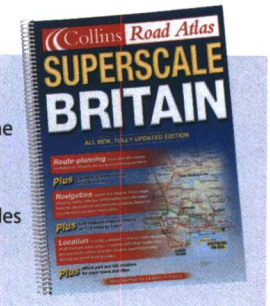


As you might expect from A-Z, the Road Atlas included lots of city maps: 70 in total, as well as maps of ports and the Le Shuttle terminals.

The map was easy to lie down flat and there were lots of detail – more than any of the other maps we tested. The map locater also had more detail than any of the others, making it more useful. However, its maps weren't as clear as those in our other Best Buy, the AA Big Road Atlas.

TOTAL TEST SCORE 80%

COLLINS Road Atlas Superscale Britain £17



This was a large book and the maps themselves had good detail, but the map locater lacked detail, making it hard to locate small towns or particular roads.

The spiral binding was a hit with users, and the map included all the new roads we checked. The main drawback, apart from the quality of the map locater, is that it includes only 11 city maps.

TOTAL TEST SCORE 47%

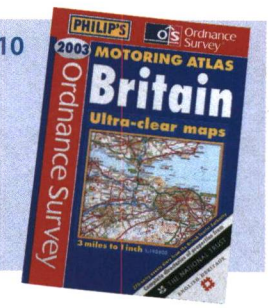
MICHELIN Great Britain & Ireland Tourist and Motoring Atlas £15.50

This didn't include all the new roads and had little information on minor roads, although it did have 53 city maps with good detail. The map was a small and convenient size but the binding made it difficult to make out details along the spine (other types of binding are available).

The map locater was not particularly detailed, with no roads or smaller towns listed, and the maps weren't completely up to date. The maps of Le Shuttle terminals could come in useful.

TOTAL TEST SCORE 39%

PHILIPS Ordnance Survey Motoring Atlas Britain 2003 £10



The binding was a slight problem with this map – it obscured detail around the spine, and we had difficulty laying down the map flat. (A spiral-bound version is also available.) The detail was good and the map locater was decent, mentioning most large towns. The map was up to date and included 45 city maps. The latest edition includes more city maps

TOTAL TEST SCORE 58%

CONGESTION PHONELINES

If you want to check on traffic conditions before you head off (or before you plan your route), you could try calling a congestion phoneline. There are two to choose from (though we didn't test them).

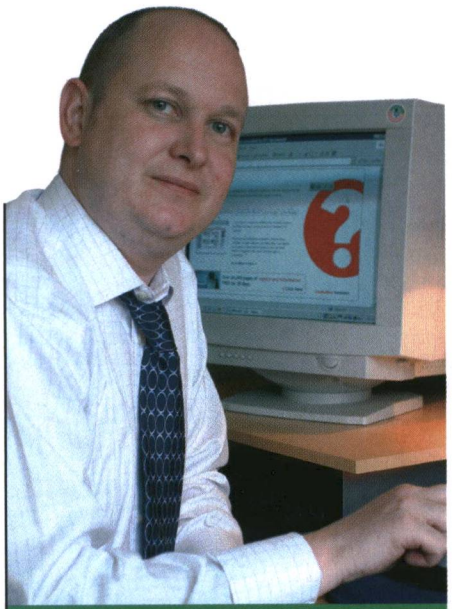
The AA line has road and weather information on 09003 040110 (from a landline) or 401100 (from a mobile). Calls cost 60p a minute (or more, depending on your mobile network).

With the RAC's service, you dial 1740 from a mobile or 0906 470 1740 from a landline. Call costs are similar to the AA's.

Jenni Conti helps you pick the right broadband internet service

BROADENING YOUR HORIZONS

There's been a lot of talk about the benefits of broadband, but what is the reality of high-speed internet access?



BT: SERVICE AT A PRICE

Mike Gorman is so happy with the broadband service he's received from BT that he's already recommended it to his friends. He ordered BT Openworld Home 500 Plug and Go online and found the whole process quick and easy. He had no problem establishing whether broadband was available in his local area, or finding the terms and conditions, and BT Openworld confirmed his order and line activation date immediately. When the software arrived two weeks later, it took him just 20 minutes to install.

Mike is particularly impressed with the speed at which he can now download material. 'Previously, it was not worth the cost or wait when downloads or upgrades for Windows or Office packages were needed,' he says. Mike has also found that the quality of music and radio streamed from the web is excellent.

But Mike is not so happy with the price he has to pay. At £29.99 per month, BT Openworld is one of the more expensive 500Kbps broadband services available.

Cash rich, time poor. It's a cliché, but it helps to explain why there are 35,000 new broadband connections in the UK each week. Clearly many of us are deciding that it's worth paying extra for speedier online access. But, with over 80 per cent of internet users still using a traditional dial-up ISP, we're a long way from the government's vision of 'broadband Britain' leading the way in e-commerce by 2005. So how does the ideal picture painted by government and industry measure up in real life? We've asked four readers to get connected and looked at what's involved in switching to broadband.

HOW FAST IS FAST?

The generally accepted definition of broadband is a high-speed, permanently available, or 'always-on', internet connection that doesn't block your phone line. However, there's some debate about what constitutes 'high-speed'. In April the Advertising Standards Authority ruled that it was misleading for NTL to advertise its 128 Kilobits per second (Kbps) service as broadband, because consumers 'understand broadband to mean a service of upwards of 500Kbps.' Most broadband services do offer speeds of around 500Kbps, which is almost ten times faster than a standard 56Kbps dial-up modem.

However, a range of other speeds are on offer and which one you choose is likely to depend on how much you're willing to spend. NTL's 150Kbps connection is about three times the speed of a 56Kbps dial-up modem and costs £18 per month. This is about the same as the cheapest 500Kbps services, which cost from around £19 and are ten times faster than dial-up. However, 'big name' providers, such as AOL, BT Openworld and Freeserve, charge nearer £30 a month for their 500Kbps services. Real speed junkies with money to burn might be tempted by Telewest Broadband's 2 Megabits per second (Mbps) service, which costs £55 per month and is a whopping 35 times faster than a dial-up connection. But, whatever speed you choose, broadband remains considerably more expensive than unmetered dial-up services, which cost from £10 per month.

THE BENEFITS OF BROADBAND

The most obvious benefit of the increased speed offered by broadband is that you can surf the internet faster. Web pages download more quickly, as do files – with broadband, a three-minute song should take less than a minute to download, compared with seven or eight minutes using a dial-up ISP. And you can do things that aren't really feasible using dial-up, such as playing online computer games and watching streamed video.

Mike Gorman is so happy with his broadband service that he has already recommended it to his friends

Even if tuning into Kylie's latest video or playing intergalactic war games aren't your thing, there are other compelling reasons to get broadband. You can stay online for as long as you like for a set fee and you don't have to worry about missing phone calls, so surfing should be more leisurely. It's also quicker to get online in the first place because, as soon as you log into your service, you're connected – there's no delay while your modem dials up, or any dropped connections.

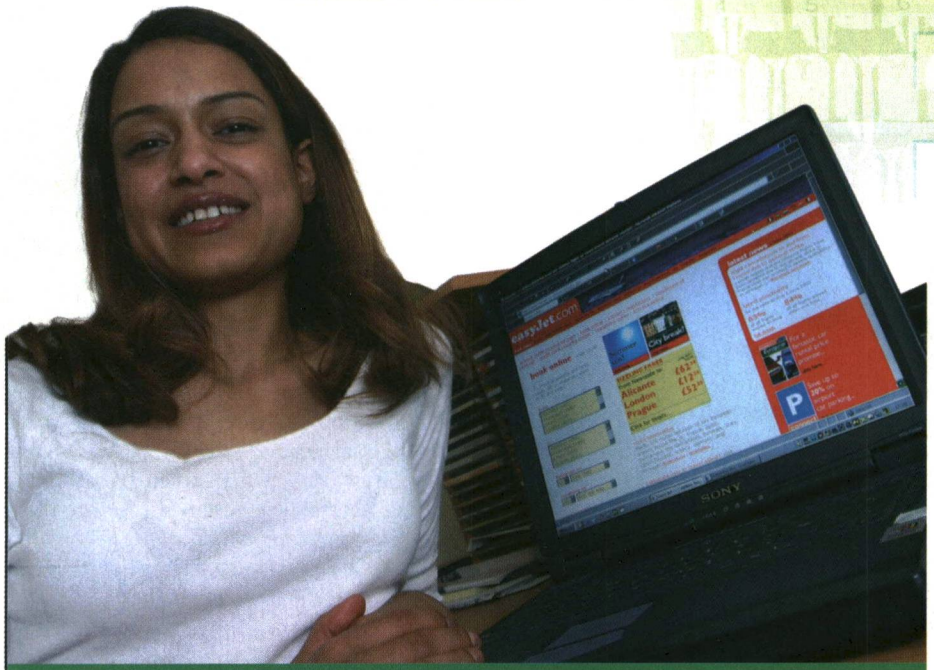
Security One downside of broadband is that an always-on connection is more vulnerable to hacking. So, it's even more

PHOTOGRAPHY ROBIN BECKHAM, CAMERA CREW ILLUSTRATION NANETTE HOOGSLAG

Broadband jargon explained

Which services are available in your area

How to pick a provider that suits you



TELEWEST TELEPHONE TRIAL

Sandra Da Silva found ordering Telewest Blueyonder broadband by phone a slow and confusing process. It took about ten minutes to get through to customer services to place her order and she came off the phone unsure about exactly how much the whole package would cost.

Installation didn't go smoothly either. On the day that the engineer was due, Sandra rang to check that he was on his way. She was kept on hold for 20 minutes and then told that she had been given the wrong day. It took another phone call and much persistence to ensure that someone was sent out. 'The whole process upset me tremendously,' she says.

Overall Sandra is pleased with her broadband service, which is noticeably faster than her previous dial-up ISP, especially for downloading, searching the web and opening web pages. However, she's noticed that the speed sometimes fluctuates during the day and that it's more constant late in the evening.

important to install a firewall security program to protect you from this threat.

THE TECHNICAL BIT

Broadband is available via different technologies and the one you pick will depend on what's available in your local area (see 'Who can get it', p16). Many of us can access one of the main terrestrial services – ADSL and cable – but only a quarter of homes have a choice between the two.

Asymmetric digital subscriber line (ADSL) You receive ADSL broadband via a BT or Kingston Communications phone line. Standard telephone lines have been adapted at the exchange, so that they can carry information more quickly than usual. The speed at which information is downloaded from the internet – for instance, when you view a web page – is typically 500Kbps. Information you send, such as an email, goes at about half that speed. Voice and internet calls are separated, so that you can use your phone while you're online.

Most ADSL services are 'self-install', which means that your provider posts you the equipment and software that you need and you install it yourself, although you still have to wait for your line to be activated before you can use your broadband connection.

Most providers supply a Universal Serial Bus (USB) modem and at least one microfilter. The modem connects to your computer using a standard USB cable and another cable connects it to the microfilter, which is plugged into your phone socket. The microfilter provides two outputs, one for your telephone and the other for your modem. You'll need one microfilter for each phone that's in use in your house, even if you're not linking a computer to its socket. ADSL equipment can cost anything from £25 to £85, depending on your provider. Alternatively, you can buy the parts from PC retailers.

Cable services The cable companies NTL and Telewest offer a broadband connection via their networks of cables. As with ADSL, download speeds are higher than upload speeds. A cable modem is required to link your PC to the broadband service. Both companies provide these modems free of charge, although you will need an engineer for the installation of your broadband service. This costs £50 to £75. If you subscribe to digital cable television, then

BROADBAND: THE HYPE VERSUS THE REALITY

HYPE High-speed access to the internet
REALITY The speeds quoted are maximum download speeds and will vary according to how many other people are using the same connection at the same time

HYPE Your internet connection is always on
REALITY Yes, your internet connection is always available when your computer is switched on, but you will still have to log in to your broadband service each time you turn on your computer, if you want to go online

HYPE Unmetered
REALITY Some providers might limit the amount of internet data you can download

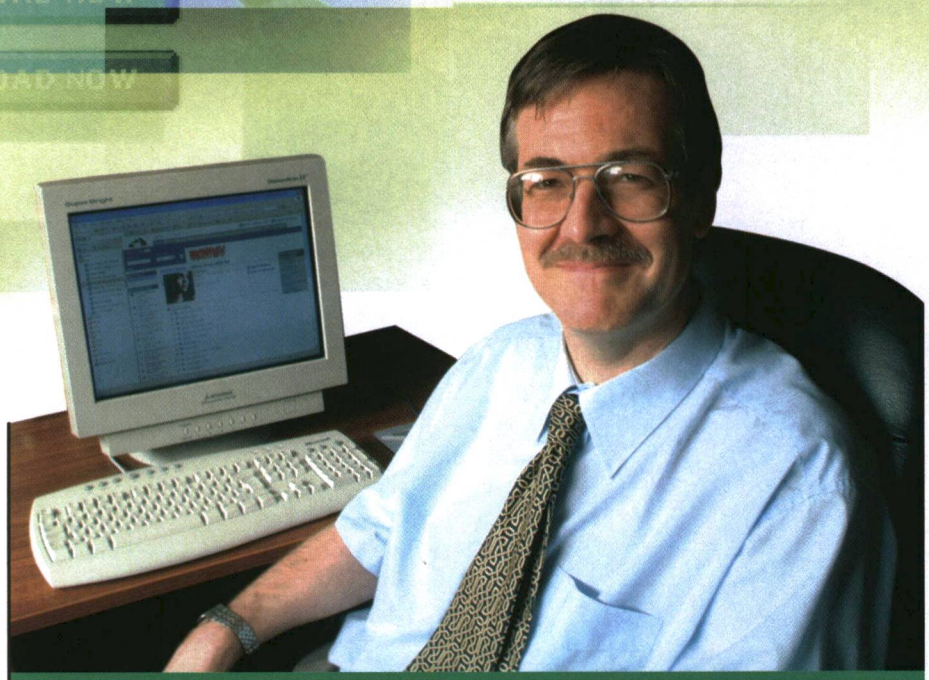
HYPE Streamed video and online gaming
REALITY Many of us will continue using the internet as we do now, just surf more quickly

you can install broadband yourself by running a cable between your set-top box and computer or request that an engineer does.

Contention ratios The speed at which both ADSL and cable broadband operates is affected by the number of people using a single local connection at the same time. The maximum speeds quoted by service providers will be achieved only when there's one active user. The speed of your connection will vary depending on how many people are online. Some broadband services place a limit on the number of people able to use a single connection, which is known as the contention ratio. Residential services are most commonly capped at 50:1, which means that you'll never share a connection with more than 50 other people.

WHO CAN GET IT

Converting existing phone lines and cables to provide broadband has taken time and broadband still isn't available to everyone; 43 per cent of UK homes can receive cable broadband and 71 per cent of UK homes are served by an ADSL-enabled exchange. However, 6 per cent of people at each exchange won't be able to get broadband because technical limitations mean that you must live within 5.5km of the exchange to receive the service. As part of BT's aim to extend ADSL to 90 per cent of homes, it's running a web-based registration scheme for people who can't get ADSL but would like it. BT has set trigger levels of users for some of its exchanges. When enough users register their interest, it converts the exchange. So far BT has upgraded 220 exchanges as a result of the scheme, and another 300 have hit trigger levels and are due to be



PHOTOGRAPHY HADDON DAVIES PHOTOGRAPHY, ROD LEACH

SECOND TIME LUCKY WITH NTL

Ordering NTL Home Broadband 600Kbps online was no problem for Andy Boyd, but installation was another matter entirely. The two engineers who came to install the hardware didn't lay the cable neatly and didn't even clear up the mess that they made.

Andy installed the software himself and thought the instructions gave clear advice on how to connect the modem to the PC. However, he couldn't figure out how to upgrade his existing NTL dial-up account and, in the end, this took him an hour.

Two days later Andy turned on his PC and found that there wasn't any internet connection. Another engineer was called out and said that the first installation hadn't been carried out properly.

NTL says that installation is quick and easy for the vast majority of its customers. It's apologised to Andy and says it's taken the matter very seriously and has spoken to the third-party contractor involved.

PROVIDERS	AOL	BT Openworld	Demon	FairBroadband	Freedom2Surf	Freeserve	Nildram	NTL	One.Tel	Telewest Broadband	Tiscali
Package	AOL Broadband	Home 500 Plug & Go	Demon Express Total	Home User	ADSL Pure IP Home User	Freeserve Broadband	Home 500 Lite	ntl:home 600K broadband internet	Unplugged 500u	Blueyonder Broadband 512	Tiscali Broadband Plus
Monthly cost (£)	27.99	29.99	24.99	18.99	22.50	27.99	22.99	24.99	27.99	29.99[1]	27
Minimum contract term	12 months	12 months	12 months	3 months	1 month	12 months	12 months[2]	12 months	1 month	12 months	12 months
Installation 1▷	self	self[3]	self	self	self	self	self	self and engineer[4]	self	self and engineer[5]	self
Activation fee (£)	free	free	free	58	70.49[6]	free	58.75	free[7]	30	50	50.00
Equipment cost (£) 2▷	25[8]	50[9]	59.99	69.99	82.24	49.99	51.11	free	49.99	free	free[10]
Capped contention ratio 3▷	no	50:1	50:1	50:1	no	no	50:1	No	50:1	no	no
Daily transfer limits 4▷	no	no	no	no	no	no	no	1Gb per day	no	no	no
Web space 5▷	20Mb[12]	50Mb	20Mb	none	20Mb	30Mb	none	55Mb	none	30Mb	100Mb
Email accounts	7	10	1[13]	10	20	1[13]	1[13]	15	1[13]	3[14]	6
Cost of telephone support	free	local rate	local rate	national rate[15]	standard rate[16]	national rate	national rate	local rate	national rate	local rate	national rate
Macintosh compatible	no	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes[18]

upgraded. Visit www.bt.com/broadband to find out what's happening in your area.

For people who don't have the option of switching to ADSL or cable, another option is satellite broadband. It can be received anywhere in the UK. There are a small number of residential services offering reasonably priced one-way satellite broadband links. One-way means that data is downloaded at broadband speeds via satellite, but a dial-up ISP is used to provide a link back to the internet (see 'Broadband via satellite', May 2003, p57).

CHOOSING A PROVIDER

There are more than 100 companies offering business and residential broadband services in the UK. Many are existing ISPs that have expanded their services to include self-install ADSL. But plenty of new companies have arrived on the scene, too. We've looked at the costs and services of a selection to give an idea of how they vary (see 'Providers', below). All of these use BT's ADSL infrastructure to supply broadband, except for NTL and Telewest, which provide cable broadband.

Most broadband services offer the same features as a traditional ISP, such as email addresses and web space. There are a number of other factors to consider when choosing a broadband service.

Price Monthly subscription charges range from around £19 to £30 and set-up costs can also vary a great deal. Of the providers we've looked at, line activation can be anything from free to £75, and equipment costs from free to £85. Look out for special offers reducing these fixed costs.

Contract length Many services have a minimum contract length of 12 months, but contracts of three months or less are available. Sometimes a reduced term is available for an increased monthly fee.

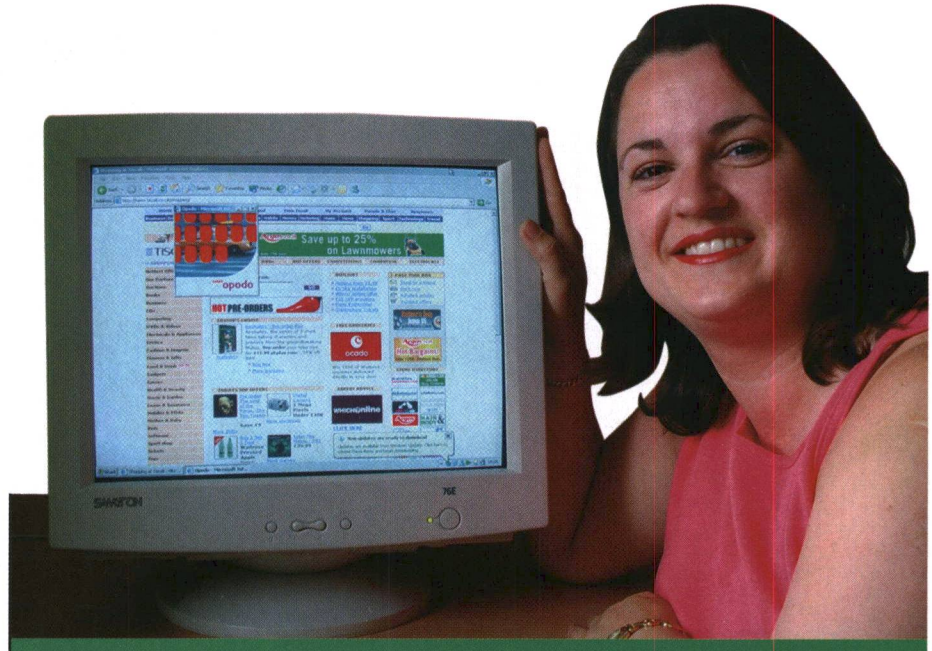
Installation Most ADSL services are self-install, which means that you connect the equipment and install the necessary software. BT offers engineer installation, but, if you take this option, activation costs £250 instead of being free. Cable broadband can be self- or engineer-installed.

Support It's also worth considering the cost of telephone support when making your choice. Sometimes this is free, but it can be as much as £1 per minute.

FUTURE DEVELOPMENTS

NTL is the only broadband provider that we've looked at which places a restriction on the amount you can download each day. It limits its customers to 1 Gigabyte (GB) of data a day, which is equivalent to about 100 software programs, 200 music tracks or 10,000 pictures. So it should be enough for most home users. But broadband could increasingly become a victim of its own success. As people in the UK realise its potential and start to use it more, we might see an increased number of providers shift away from the current unmetered packages and impose download limits on customers.

Telewest Broadband has launched a 2Mbps service. Faster services like this are likely to become more common. In South Korea, for example, 21 per cent of the population has broadband (compared with 3 per cent in the UK), and services of up to 10Mbps are available.



THUMBS UP FOR TISCALI

Mandy Morrison was amazed at how easy it was to order and install Tiscali Broadband 256Kbps. She was particularly pleased that, after she placed her order online, she was emailed regularly with updates about her order status. 'I felt that I was being dealt with efficiently and was confident of my order being delivered within the time specified,' she says. And it took her only ten minutes to install the equipment.

Her main concern was the cost of technical assistance. Originally, she was told she'd need to call a premium rate number, but at 50p per minute she felt this was far too expensive. After some perseverance, she was told she could also call 0870 744 2922, a national rate call number, to receive technical assistance. This number was not given on the contacts page of Tiscali's website, so we contacted it to find out why. Tiscali confirmed that its broadband customers can use this number to get technical assistance and says that this number will now appear on its website.

Virgin								
Virgin.net Broadband								
24.99								
1 month								
self								
free								
59.99[11]								
50:1								
no								
10Mb								
5								
50p/minute[17]								
yes[19]								

NOTES

All broadband services shown offer a maximum download speed of around 500Kbps. Some companies offer services at higher and lower speeds.

1 Installation
All of the ADSL packages shown are self-install except where indicated. Both cable services can be either self- or engineer-installed.

2 Equipment cost
The cost of equipment includes a USB modem and at least one microfilter. You'll need one microfilter for each phone socket in use in your house, even if you're not linking a computer to each of them.

3 Capped contention ratio
The limit placed on the number of users accessing a connection at once.

4 Daily transfer limits
The maximum amount of data that you can download or upload in 24 hours.

5 Web space
The amount of web space that is provided to be used to host your own website, for instance.

Correct at June 2003

1 £25 if you have phone line as well **2** Three-month contract costs £29.99 per month **3** Engineer installation available, but activation costs £250 **4** Self-installation available only to digital TV customers. Engineer-installation available to all customers **5** Self-installation available to digital TV customers using a PC, not a Mac. Engineer installation available to all customers **6** Fee waived if contract kept for 12 months **7** Free until 31 August, £50 for existing customers and £75 for new customers thereafter **8** Free to existing AOL members. Free to new users later this year **9** Free until 30 June, £80 thereafter **10** Special offer, usually £65 **11** £49.99 from 1 July **12** 20MB per email account, 140MB in total. **13** Unlimited email addresses available for delivery into one inbox **14** Each account has up to five separate addresses **15** Calls outside office hours charged at £1 per minute **16** Standard cost of calls to the 01727 area code **17** Local rate calls available for monthly fee of £5.99 **18** Full support not available to Mac users **19** Online registration not Mac compatible

MARKETING FOOD TO KIDS

Children are bombarded with advertising for unhealthy foods. But does it encourage them to eat it? We get a range of views from the industry, parents and from pressure groups

Food manufacturers are well aware that children are enticed by foods in bright packaging and those accompanied by free gifts or promoted by cartoon characters. And many of us have probably been persuaded to buy foods or drinks that claim to have added vitamins and minerals, or sweets or crisps that come with tokens that you collect to help buy equipment for schools. These are just some of the marketing tactics that food companies use to make us buy their products. Processed foods like chocolates, crisps, soft drinks and fast food meals that are high in salt, sugar or fat – often referred to as junk foods – are among the most heavily promoted. And these are usually the ones that dietary guidelines say should be eaten the least. Children are often the target group for the promotion of these junk foods.

Three in four parents we surveyed (see 'Our survey', right) said that advertising and other promotions make it hard for them to insist that their children eat healthier foods. They agreed that a range of factors influenced what their children wanted to eat, but 70 per cent thought that there should be no advertising of junk foods during children's TV viewing times.

A 2003 report from the World Health Organization and the Food and Agriculture Organisation of the United Nations concluded that the heavy marketing of these types of food and drinks to young children could increase their risk of becoming obese.

Biscuits or cereal? Nestlé's Cookie Crisp

TV ADVERTISING

A Consumers International study, conducted in 1996, found that the UK had the highest level of advertising aimed at children in Europe, averaging 17 adverts an hour during children's viewing times. Around ten of these were for food. A study conducted by the pressure group Sustain, in 2001, reported that most of the adverts aimed at children were for foods like cakes and biscuits, sweets and chocolates, and sugary cereals. Over 95 per cent of the foods advertised were high in fat, sugar or salt, providing a very unbalanced view of a healthy diet.

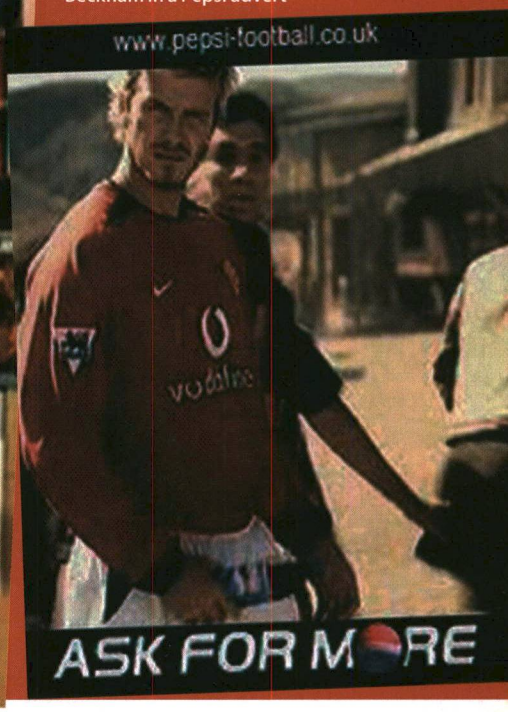
OUR SURVEY

In April, we interviewed 490 parents with children aged between three and 12 about products like chocolates, sweets, crisps, soft drinks, sugared cereals, chip and burgers, that tend to be high in fat, sugar or salt. Parents rated the extent to which they felt a series of factors influenced their children to want these foods. The examples given were friends, links with celebrities or cartoon characters, school voucher schemes, family, TV ads, in-store product positioning, free gifts and internet promotions. We also recorded their opinions about TV advertising.

Targeting children Kids are quick to move on to new interests, so manufacturers have to stay ahead of the game and choose a suitable theme or marketing tool that will hit home and have some staying power for this fickle target market. Many companies employ child psychologists to find out how to capture the children's market. Focus groups are held with children as young as three years old, to determine what they like, so that advertisers can target their campaigns effectively.

Sponsoring programmes TV adverts aren't always shown in occasional 60-second slots; some are more intensive, especially when a manufacturer sponsors a kids' TV programme. For example, when KP Skips sponsored the TV show 'Stars in Their Eyes Kids' for its nine-week run

PHOTOGRAPHY JAMES DUNCAN, STUDIO 21



From left to right, Robinsons Fruit Shoot drink, Gary Lineker promoting Walkers crisps, a Quaker Sugar Puffs advert featuring the Hunny Monster, and David Beckham in a Pepsi advert

recently, children were subjected to adverts for Skips at the beginning, during, and at the end of the show.

The advertisers' view The Advertising Association (AA), a federation of trade bodies representing the advertising and marketing industries, argues that advertising doesn't influence kids to eat more of the type of food advertised – it just encourages them to choose one brand over another. Children, it says, will want junk foods with or without a ban, as advertising is just one influence among many factors.

The parents' view In contrast to the AA's view, 78 per cent of the parents we surveyed thought that TV adverts were influential, and 47 per cent thought that they strongly influenced their children to want junk food.

Free Tweenies toys with McDonald's Happy meals

A vulnerable audience? The AA says that children start to become 'adwise' – understanding the difference between ads and TV programmes – from an early age, and then later they grasp the profit motives of advertisers. But some researchers say that it's not until around the age of 12 that most children can fully appreciate the purpose of advertising.

The industry, including the AA and corporate sponsors, such as Cadbury and Kellogg's, has now introduced Media Smart, a media literacy programme for six- to 11-year-olds in primary schools. Media Smart aims to 'provide children with the tools to help them understand and interpret advertising, so that they are able to make informed choices.'

Kath Dalmeny of the pressure group the Food Commission doesn't believe the resource is as helpful as it purports to be. 'Media Smart does not deal with nutrition, nor does it help children to unpick increasingly-used health-related claims made in adverts. It refuses to acknowledge that food has to be considered as a special case because it impacts directly upon children's health,' she told us.

Over one third of the parents we surveyed thought that their children eat junk food too often

Whether or not children really understand advertising, it remains a hugely influential tool. As Jeannette Longfield of Sustain says: 'Even discerning adults are, in some cases, readily influenced by advertising. Otherwise why would industry bother advertising?'

Regulation The Independent Television Commission regulates television advertising on terrestrial channels in the UK. The codes of practice for advertisers recognise that nutrition requires special treatment. The codes deal with dental health, for example, by ensuring that ads don't encourage children to eat sugary products frequently throughout the day. However, adverts are regulated on a case-by-case basis, and the codes don't take into account the cumulative effect of advertising a variety of unhealthy products.

Restricting advertising A number of European countries, including Sweden, Denmark and Belgium, have introduced restrictions on TV advertising to children because of concern about its influence. In Sweden, television advertising aimed at children under the age of 12 is banned completely. While the effect of the ban may be limited – it applies only to domestic channels but not to cable channels based in other countries – the Swedish government's view is that 'children have the right to safe zones'.

Debra Shipley, a Labour MP, agrees that children should be able to watch TV without being bombarded with ads for junk food. In April 2003, she introduced a Private Members' Bill calling for a UK ban on all food and drink advertising during pre-school children's TV scheduling. Three quarters of the parents we surveyed thought that there's far too ▷

much advertising of unhealthy foods and drinks on TV, and 70 per cent would like to see a ban on the advertising of junk food during children's TV viewing times. But, unless the government supports the bill, it's unlikely to become law.

Lionel Stanbrook, head of the AA's Food Advertising Unit, doesn't think a ban will have a significant effect on children's eating behaviour. 'Children aren't suddenly going to eat apples because we ban junk food advertising,' he said in a recent interview in the Guardian.

SCHOOL PROMOTIONS

An increasingly popular way for companies to market their products is through schools, with sponsorship and voucher collection schemes. These can help schools to supplement their funding for things like sports equipment, books, computers and other classroom materials. However, some schemes may encourage children and their families to buy more junk foods which could have an affect on their health (see 'The true cost of promotions in schools', *Which?* December 2001, p8). UK food companies are spending an estimated £300 million a year on targeting schools to sell their products.

Marketing in schools is particularly popular with manufacturers of foods such as crisps, soft drinks, and sweets. Food manufacturers or retailers have sponsored over two thirds of the collector schemes in the UK over the last ten years.

Tackling obesity with chocolate The latest voucher collector scheme to hit schools is called Cadbury Get Active. Cadbury chocolate bars come with tokens that you collect for schools. When the schools have sufficient numbers, these can be exchanged for sports equipment. According to Cadbury, the aim of the campaign is to tackle the obesity epidemic by encouraging young people to take more exercise and play more sport. But to get the vouchers, children have to buy, and will undoubtedly eat, the chocolate first (see 'Swop for choc', *Health Which?*, April 2003, p5, and 'Eat chocolate...get fat', *Which?*, June 2003, p6).

The Food Commission worked out that, to earn one basketball worth about £10, you'd need to spend more than £71 on chocolate. This equates to 170 chocolate bars – about 2kg of fat and almost 40,000 calories. A ten-year-old would need to play basketball for 90 hours to burn off that many calories.

Sheila McKechnie, Director of Consumers' Association said: 'Linking exercise to the consumption of chocolate is nothing short of a scandal. This type of corporate exploitation of children has to stop.'

PESTER POWER

Lucy Ovington, a member of the Food Commission's Parents Jury, wants her kids Niamh, five, and Meriel, two, to eat healthily. She tries to limit the amount of foods high in fat, sugar and salt that they have, but she feels that the way food is marketed to children doesn't help.

In supermarkets, the girls badger Lucy for sweets and chocolates in bright packaging displayed near the tills. Lucy has bought 'sugar-free' products only to find that they are full of additives and sugar substitutes. And Nestlé Cookie Crisp 'cereal', which her kids love, is so high in salt and sugar that 'they may as well eat chocolate-chip biscuits for breakfast.

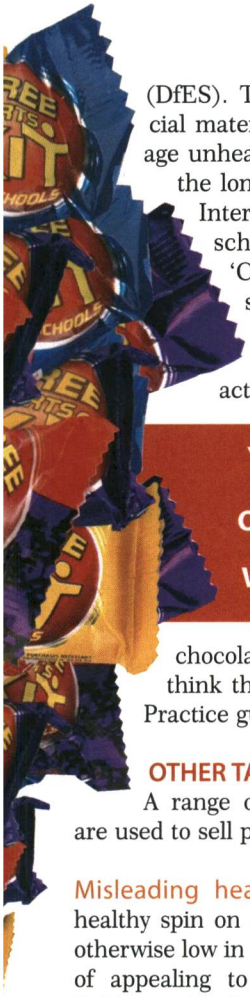
'If a product looks cute and other kids have it, then mine tend to want it too.' Foods with cartoon characters on them like Sugar Puffs Hunny Monster, and the Jungle Book 2 characters are her kids' favourites. 'This sort of advertising makes it harder for parents as many find it difficult to say no when they are being pestered.'

Breaking the guidelines Companies who run these schemes argue that kids and parents would be buying these foods anyway, and that children won't eat more of them than usual. But 60 per cent of parents in our survey thought that these schemes have an influence on what foods their children want. This isn't surprising as companies invite schools to participate, and children are encouraged, via school newsletters, for example, to collect as many tokens as possible.

While there are no regulations governing commercial activities in schools, there are some guidelines. Consumers' Association co-wrote the 'Best Practice Principles for Commercial Activities in Schools' which are backed by the Department for Education and Skills

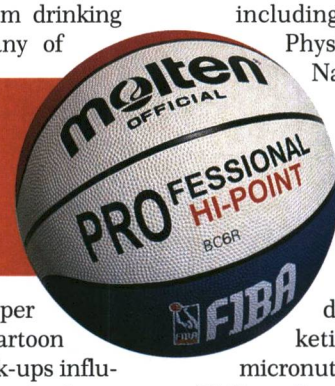
THE CHANGING FACE OF CHILDREN'S DIETS

- **Type 2 ('adult onset') diabetes, a condition linked with being overweight and previously associated only with adults, is now occurring in children.**
- There are many more obese children now than there were in the 1980s. One in five children under four is overweight, and one in ten is obese.
- **Obesity is a major risk factor in heart disease, stroke and some cancers.**
- Most children in Britain consume too much saturated fat and salt.
- **A study showed that children were drinking more than 30 times as many soft drinks and eating 25 times more confectionery in the 1990s than they did in 1950.**
- More than half of all children have decay in their milk teeth or adult teeth, largely caused by frequent consumption of sugar-laden products. Two of the main sources of sugar in children's diets are soft drinks and chocolate.
- **UK sales of chocolates and sweets grew by an estimated 5 per cent between 1996 and 2001, and the market for fizzy soft drinks grew by 8 per cent in the same period.**
- Last year, food and drink companies spent £686 million on advertising. Coca-Cola spent over £36 million, McDonald's spent over £42million, and Cadbury over £21million.



(DfES). They state that commercial materials should not 'encourage unhealthy activities'. However, the long running Walkers/News International 'Free books for schools' scheme and the 'Cadbury Get Active' scheme both clearly encourage children to engage in an unhealthy activity by eating crisps and chocolates. Because of this, we think they contravene the Best Practice guidelines.

You'd have to buy about 170 bars of chocolate to get one basketball with Cadbury's Get Active scheme



OTHER TACTICS

A range of other marketing tools are used to sell products to children.

Misleading health claims Putting a healthy spin on children's foods that are otherwise low in nutritional value is a way of appealing to parents. For example, Robinsons blackcurrant and apple flavour Fruit Shoot drink with 'no added sugar', and 'added vitamin power' sounds like a great alternative to the usual sugar-dense fizzy drinks. But look closely at the ingredients, and you'll see that it contains chemical additives like artificial sweeteners, and a mere 9 per cent fruit juice.

Most absurdly, a TV and cinema campaign for Chupa Chups lollipops highlighted their low fat content, despite the fact that they're mainly sugar. We'll be reporting more on misleading food health claims in *Which?* in October.

Free gifts More than three quarters of the parents we surveyed felt that free gifts, such as the Tweenies and Disney toys that come with McDonald's Happy Meals, or collectable items in breakfast cereals, influence their children to want particular foods. So popular are the McDonald's 'free toys' that, last year, the Food Commission's Parents Jury, which seeks to improve the quality of children's foods and drinks in the UK, voted the toys as the marketing technique 'most likely to cause their child to pester them to buy unhealthy foods.'

Famous names Manufacturers often associate a product with a cartoon or film character, to make the product appeal particularly to younger children. Characters from Winnie the Pooh, The Simpsons and Harry Potter have all been used to promote foods. Older kids are more likely to buy products they believe their pop or sporting role models use. For example, Gary Lineker enjoying Walkers crisps, and David Beckham drinking Pepsi may appeal to many of them. In our survey, 74 per cent of parents thought cartoon character and celebrity link-ups influenced their children to want junk

New media The role of the internet, text messaging and email newsletters will undoubtedly exert an increasingly significant influence in the future. Many products already have their own branded website with animated games and cartoon characters that also appear on TV ads and packaging. There is some concern about lack of regulation in this expanding area, as current codes that govern advertising to children on TV, radio and in print don't always apply to new media advertising.

PROMOTING A HEALTHIER FUTURE

Although tighter controls over food advertising alone won't ensure that children eat healthily, many groups believe this could be an important step towards improving their diets. Sustain thinks that voluntary guidelines for the food industry aren't working, and that statutory controls are needed to end all marketing of junk food to children – whether on TV, in schools or using other promotional methods. Its campaign to protect children from unhealthy food advertising is supported by more than 80 national organisations, including the Royal Colleges of Physicians and GPs and the National Heart Forum.

One of the recommendations made by both the World Health Organization and the Food and Agriculture Organisation to help tackle childhood obesity is to limit young children's exposure to heavy marketing of 'energy-dense, micronutrient-poor' foods. Professor Philip James, Chairman of the International Obesity Task Force says: 'There should be a form of regulation affecting all food companies marketing food and drinks in Britain.'

WRITE BACK

If you have comments of questions about anything you've read in *Which?* this month, contact us at **writeback@which.net**. We publish answers to some of your questions in 'Write back', p4, and more online at **www.which.co.uk/whichextra**

Bart Simpson promotes 'Eat My Shorts' cereal for Kellogg's

FURTHER INFORMATION

www.parentsjury.org.uk For information on the Food Commission's Parents Jury

OUR VERDICT

The way food is marketed to children causes considerable concern to parents and pressure groups. Parents find it difficult to give their children a healthy diet for various reasons. Many feel strongly that marketing products high in fat, sugar or salt to kids has a big influence, whether through TV advertising, school promotions, free toys or other means.

Recent initiatives such as the Cadbury Get Active scheme have highlighted that guidelines for commercial activities in schools need to be reviewed so that nutrition is specifically considered. Consumers' Association is planning on making this happen with the DfES and other interested groups.

We want the food industry to advertise food in a more responsible way and to stop using misleading health claims. CA welcomes recent EU proposals to tighten up legislation on health claims and to prevent foods high in sugar, fat or salt from carrying misleading health claims.

We're pleased that the Food Standards Agency is reviewing research into the impact of the promotion of foods on children's diets. We'd also like the government to conduct an international review of the impact of measures, such as advertising bans and health education campaigns, to consider whether or not similar measures could be effective in the UK.

If you've got lots of energy-gobbling gadgets to feed, save money by choosing the best batteries

CHARGED UP and READY TO GO

The average household owns between 20 and 25 battery-operated gadgets, so it's no wonder that battery sales are booming. But there are so many different types – making myriad claims about 'extra long life', 'high energy' and 'endurance' – that it can be difficult to choose between brands.

For this report, we've tested 35 makes of battery – some disposable and some rechargeable – to find which is best. We also give advice on which type of battery is suitable in which product, safe disposal of used batteries, recycling options, and what to look for when buying a charger.

OUR TESTS

We've looked at three of the most popular types of battery – AA alkaline disposable, C alkaline disposable and AA nickel metal hydride rechargeable. We used a computer-controlled rig to simulate typical devices in which the batteries would be used. Nine samples of each battery were tested to account for sample variability. Temperature and humidity can affect the results, so the tests were carried out in an environmentally controlled room.

The results of our tests can be seen in the tables opposite and on p24, and our Best Buy Guide is on p25.

AA disposable We simulated normal use of 20 makes of AA alkaline disposable batteries in a medium-drain product (such as a personal cassette player, radio or small torch), a high-drain gadget (such as a personal CD player or games console) and a very high-drain device (such as a digital camera with the screen lit). We included this last test to investigate claims made by some manufacturers that their latest batteries are improved and able to cope with modern, very high-drain digital equipment. Our tests showed that only some of these claims were true and, in some cases, brands that didn't make any claim actually performed better.

C disposable We subjected nine makes of C disposable alkaline batteries to the high-drain test only because this best reflects the products, such as portable stereos, in which they are used.

NiMH rechargeable Six makes of nickel metal hydride AA rechargeable batteries were used at high drain. Unlike disposable batteries, the performance of rechargeables is relatively constant for all drain conditions, so it's possible to use just this one test to rate rechargeables.

STORAGE

In all batteries, there's a tendency for the charge to 'leak away' – which is why the packaging includes a sell-by date. For alkaline batteries, the quoted shelf life is typically five years. Even after this time they may have lost only 10 per cent of their charge.

The shelf life of rechargeables is short, measured in weeks. Of course, being rechargeable, this isn't a problem, but prolonged periods of not using them can affect their overall life expectancy. If you leave them idle for too long (two years, say), they may not work at all. High temperature and humidity can reduce the shelf life. It helps to keep stored batteries cool, but it isn't necessary to refrigerate them.

DON'T MIX AND MATCH

Don't be tempted to mix part-used and new batteries in the same device. The new batteries will treat the old ones as part of the 'load' and will try to recharge them, causing them to heat up and leak. For the same reason, don't mix different brands.

PHOTOGRAPHY JAMES DUNCAN

Disposables and rechargeables on test

Which battery to use in which product

The latest information on recycling

RECHARGEABLE BATTERIES

For power-hungry products, such as personal CD players and motorised toys, rechargeable batteries work out much cheaper than disposables. You'll pay, on average, £7 more for a pack of four AAs, but you can recharge them many hundreds of times, so each hour of use costs just fractions of a penny. And they're kinder to the environment as well as to your wallet.

The first domestic rechargeable batteries on the market – made from nickel cadmium (NiCd) – had a reputation for poor reliability. If you kept topping them up without allowing them to discharge fully, they began to 'remember' the partial discharge point and lose their full capacity.

NiCd batteries have improved in recent years, but the newer nickel metal hydride (NiMH) rechargeables are now a much better choice. They have a higher capacity than NiCds. And, because they're cadmium free, they don't suffer from 'memory effect'. They're more environmentally friendly, too.

CHECK THE CAPACITY

The capacity of rechargeable batteries (the amount of energy they contain) is quoted in mAh (milli-Amp hours). The AA batteries we tested had capacities of between 1,100 and 2,100 mAh.

Capacity is a good predictor of how long the batteries will last between charges. We checked the capacity of the rechargeables on test and, in all cases, our results were close to or better than the manufacturer's claimed figure. It's always worth spending a little more to get the largest capacity.

NOT SUITABLE FOR ALL PRODUCTS

Rechargeable batteries tend to die suddenly rather than fade away, so they're not a good choice for torches or cycle lamps (unless you're a regular commuter and know that you'll get, say, four journeys out of them before they need recharging).

You shouldn't use rechargeables in smoke detectors. They don't hold their charge long enough and their lower voltage and sudden expiry isn't compatible with the alarm's low-voltage detection circuit. (Lower voltage isn't a problem for most other appliances.) The packaging on some toys says 'do not use rechargeable batteries'. This is because, if the toy malfunctioned, causing a short circuit, a rechargeable battery would get very hot and could burst.

Rechargeable batteries self-discharge when not in use, so they're not suitable for low-drain equipment, such as remote controls or clocks, which are expected to run for months without a change of battery, .

Some rechargeables fail completely if left unused, in a partially charged state, for long periods of time – for example, in power tools left in the garden shed. To achieve the 1,000 recharge cycles claimed by most manufacturers, the batteries have to be treated well with regular charging and discharging (say, once a month).

CHOOSING A CHARGER

The simplest and cheapest type of charger is the trickle charger. It takes between 14 and 24 hours to charge, depending on the size of battery. This slow rate means that it can continue to charge the battery after full charge is reached, without causing serious damage. Nevertheless, it's not advisable to leave the batteries for too long too often because overcharging can reduce their life.

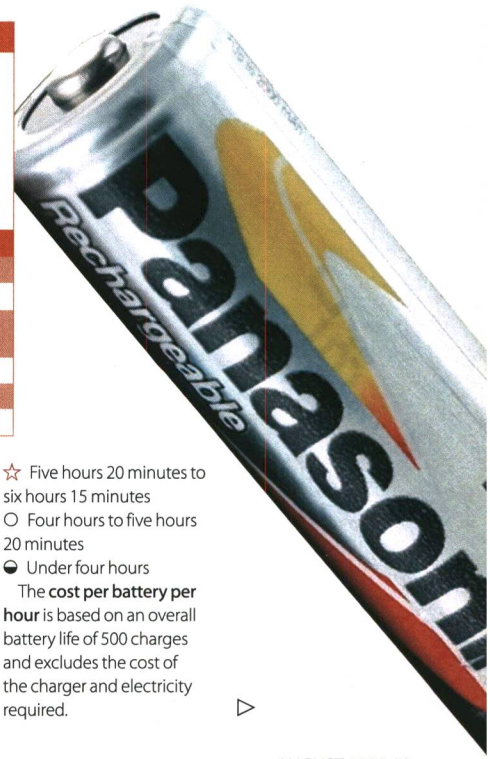
Mid-range chargers do the job more quickly (in two to four hours) and switch off after a pre-determined time. However, this is a rather crude method because, if the batteries are not fully discharged when you start the charge, they may get overcharged. These chargers are often not suitable for higher capacity batteries such as nickel metal hydrides.

If you recharge batteries regularly, it's probably worth investing in an 'intelligent' charger. Again, charging takes around two to four hours, but this type is better for the battery because an electronic sensor detects when charging is completed. Intelligent chargers are usually built into personal CD players, mobile phones and other expensive equipment.

Most chargers can be used with both NiCd and NiMH batteries. Special rechargeable alkaline batteries can be charged only in a dedicated charger (see 'Other types of battery', p25).

RECHARGEABLE AA NiMH

BATTERIES ON TEST	HIGH DRAIN			
	Capacity (mAh)	Price for four (£)	Battery life	Cost per battery per hour (p)
Duracell Rechargeable Accu	1,800	8.99	☆	0.08
Jessops High Capacity Rechargeable	1,500	7.99	○	0.08
Panasonic Power Rechargeable Pro+ NiMH	2,000	8.95	★	0.07
Philips Multilife	1,100	12.47	◒	0.17
Sony Rechargeable NH-AA-B2	2,100	14.99	★	0.12
Uniross NiMH 1300mAh	1,300	7.45	◒	0.1



NOTES

Models highlighted in red are in the Best Buy Guide on p25.

The performance of AA rechargeable batteries is relatively constant for all drain conditions, so we rated them using just the high-drain test, so there is no total test score.

Generally, the higher the **capacity**, the longer the battery will last between charges.

The **price for four** is what you can expect to pay by shopping around. For models that aren't widely available, we give the manufacturer's guide price in *italics*.

The ratings given for **battery life** correspond to the following times:

★ Over six hours 15 minutes

☆ Five hours 20 minutes to six hours 15 minutes

○ Four hours to five hours 20 minutes

◒ Under four hours

The **cost per battery per hour** is based on an overall battery life of 500 charges and excludes the cost of the charger and electricity required.

DISPOSABLE BATTERIES

Disposable alkaline batteries are a good general-purpose battery, readily available in all the popular sizes. We tested 20 AAs, the most popular size, and nine Cs.

These batteries have the ability to 'recover' slightly when not in use, so they'll last longer if used intermittently than if drained in one or two intense bursts. They have a good lifespan, lasting longer than the time you can expect from most rechargeable batteries before they need to be recharged, and impressive shelf life. They can be stored for periods up to five years with only slight loss of energy. Disposables are cheaper to buy than rechargeable batteries but, over the lifetime of the product, they'll probably work out to be more expensive. As well as alarm clocks and remote controls, disposables suit the following products.

Cycle lights/torches Disposable alkalines have a long running time, so they're good for long journeys. They fade before cutting out, so you know in good time when they need replacing.

Personal cassette/CD players Disposables are especially suited to long periods of listening or for infrequent use.

Children's motorised toys If the child damages the toy, causing a short circuit, the current generated by disposables is less than that from rechargeables, making disposables slightly safer.

Smoke alarms Use the type recommended by the alarm manufacturer. Normally this will be a PP3 size alkaline, although a few older designs specify a zinc chloride type. Check the smoke detector regularly and renew the battery every year. Don't throw this battery away – it will still have plenty of life left in it for use in a calculator, say.

Cameras Disposable alkaline batteries are powerful enough to supply the energy needed by flash cameras.

Always follow the manufacturer's recommendations if they differ from ours.

Recent developments by several manufacturers have improved the performance of disposable alkalines in very high-drain products, such as digital camera displays, digital walkie-talkies and radio-controlled toys. Look for claims such as 'high drain'. Rechargeable batteries still work out much cheaper for this type of use but it's worth having a set of alkaline batteries standing by in case you're caught without a charger.

We tested the AA disposables to see how they coped in very-high-drain products. Marks & Spencer's Endurance scored poorly, despite boasting 'high power', and it was outperformed by batteries that make no such claim, such as Energizer Ultra+. For the very best battery life, choose Duracell Ultra M3, Sony Power Plus Stamina, or Varta High Energy.

RECYCLING

Disposable batteries no longer contain metals that are considered hazardous, so they can be thrown away in household waste. There's little incentive to recycle them – the lack of a collection infrastructure means that the very process of transporting and recycling batteries uses more resources than it saves. But with 20,000 tonnes of batteries landfilled every year in the UK, there's a need to reduce the sheer

DISPOSABLE C ALKALINES

		HIGH DRAIN	
	Price for four (£)	Battery life	Cost per battery per hour (p)
BATTERIES ON TEST			
Asda Long Life	3.37	◒	6
Energizer Ultra+	4.47	☆	7
Marks & Spencer Endurance	6.00	☆	9
Panasonic Powermax3	3.99	☆	6
Rayovac Maximum Alkaline	4.78	☆	7
Sainsbury's Extra Long Life Graphite Power	4.99	☆	8
Sony Xtra Power	*5.98*	☆	9
Superdrug Extended Life	*4.98*	○	8
Tesco Long Life	3.74	☆	6

NOTES
Models highlighted in **red** are in the Best Buy Guide on p25. We tested C disposable batteries to the high-drain test only because this best reflects the products, such as portable stereos, in which they are used. For this reason, there's no total test score.

The formulation of Duracell Plus changed during testing, so we will publish the results in our September issue.

The **price for four** is what you can expect to pay by shopping around. For models that aren't widely available, we give the manufacturer's guide price in *italics*.

The ratings given for **battery life** correspond to the following times:
☆ 16 hours to 17 hours 30 minutes
○ Around 15 hours 45 minutes
◒ Under 15 hours

NOTES
Models highlighted in **red** are in the Best Buy Guide, p25.

The **price for four** is what you can expect to pay by shopping around.

Battery life ratings correspond to the following:
Medium drain
★ Over 17 hours 20 minutes
☆ 16 hours 10 minutes to 17 hours 20 minutes
○ Around 16 hours
◒ Around 15 hours 45 minutes
● Under 15 hours 30 minutes
High drain
★ Over five hours 45 minutes
☆ Around five hours 30 minutes
○ Around five hours five minutes
◒ Under five hours
Very high drain
★ Over one hour 35 minutes
☆ One hour 15 minutes to one hour 35 minutes
○ Around one hour 15 minutes
◒ One hour to one hour 15 minutes
● Under one hour

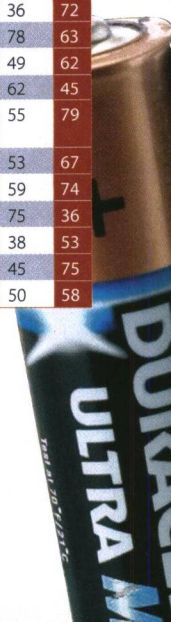
DISPOSABLE AA ALKALINES

		MED DRAIN		HIGH DRAIN		VERY HIGH DRAIN		
	Price for four (£)	Battery life	Cost per battery per hour (p)	Battery life	Cost per battery per hour (p)	Battery life	Cost per battery per hour (p)	Total test score (%)
BATTERIES ON TEST								
Asda Long Life	1.87	○	3	☆	*9*	○	36	63
Boots Extra Long Life	3.29	☆	5	☆	15	☆	58	66
Duracell Plus	2.97	☆	4	★	12	☆	53	84
Duracell Ultra M3	3.47	★	5	★	15	★	47	95
Energizer Ultra+	2.75	☆	4	☆	12	☆	49	72
Eveready Gold	2.79	◒	4	☆	13	○	54	55
Jessops High Performance Alkaline	2.39	☆	4	○	12	☆	42	62
Kodak Max	*3.75*	☆	6	☆	17	☆	67	69
Marks & Spencer Endurance	3.00	☆	5	☆	13	◒	74	61
Panasonic Powermax3	1.95	☆	3	☆	9	○	36	72
Philips PowerLife	4.23	○	7	☆	20	○	78	63
Rayovac Maximum Alkaline	2.49	☆	4	☆	12	○	49	62
Safeway Extra Long Life	2.79	●	5	☆	12	◒	62	45
Sainsbury's Extra Long Life Graphite Power	2.79	☆	4	★	12	○	55	79
Sony Xtra Power	*2.99*	☆	5	☆	14	☆	53	67
Sony Power Plus Stamina	*3.99*	☆	6	☆	18	★	59	74
Superdrug Extended Life	2.49	◒	4	◒	13	●	75	36
Tesco Long Life	1.87	◒	3	☆	9	○	38	53
Varta High Energy	2.99	☆	4	☆	13	★	45	75
Varta Maxi Tech	2.99	☆	4	◒	17	☆	50	58

TOTAL TEST SCORE (AA ALKALINES)

This takes into account how long the batteries lasted in our three tests. Very high-drain products are rare, so we gave the most weight to the high-drain test because this is a tough test of the batteries' life.

High drain 45%
Medium drain 35%
Very high drain 20%



volume of waste. Some pilot schemes are currently underway, but there's been little countrywide improvement since we last reported on this issue back in 2000.

Rechargeable batteries reduce the number of batteries that need disposal, but they still pose problems at the end of their life. Nickel cadmium batteries are classed as toxic waste and must not be put in household rubbish. Also, cadmium is a suspected carcinogen. Some manufacturers offer a recycling service and will accept rechargeable batteries back via the post. Rebat, the industry-led organisation which encourages and manages the collection of the main types of portable rechargeable batteries in the UK, publishes a list of company contact details and collection points (www.rebat.com). There are no NiCd recycling facilities in the UK, so significant quantities need to be accumulated before it is worth shipping them to the nearest reprocessing plant in France.

Currently, only 5 per cent of consumer rechargeable batteries are recycled. The other 95 per cent end up in landfill sites. Forthcoming revisions to EU legislation are expected to impose much higher targets for recycling of both rechargeable and disposable batteries, but timescales have yet to be agreed. The progressive phasing out of cadmium is also expected.

Concern over nickel cadmium has led to the development of alternative rechargeables such as nickel metal hydrides, which contain far less toxic material. Again, you should contact the manufacturer to see whether it operates a take-back scheme.

Car batteries, which contain some lead, are routinely recycled – they are collected at garages, scrap metal facilities, civic centres and many recycling centres. The recycling rate is currently 90 per cent.

BEST BUYS

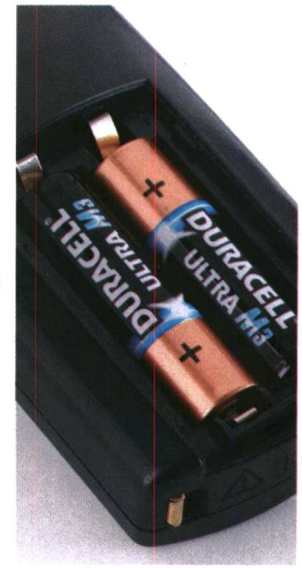
DISPOSABLE AA ALKALINES
There's over an hour's difference between the best batteries and the worst in all the tests. Best on test – and the best choice if you want the convenience of long lifespan – are the **Duracell Ultra M3 £3.47** from Asda and the **Duracell Plus £2.97** from Asda or Comet.

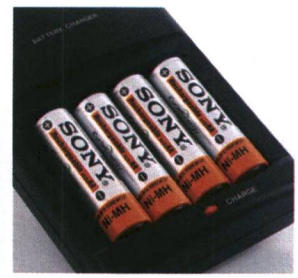
The price of some batteries can vary hugely, so shop around for the best price. And if you can find any of the batteries that score ★ or ☆ in all tests for a cheaper price than we've quoted here, they're also worth considering.

DISPOSABLE C ALKALINES
Most of the C batteries performed similarly well. But at the prices we were quoted, **Panasonic Powermax3 £3.99** from Argos and **Tesco Long Life £3.74** were the best value.

RECHARGEABLE AA NiMH
We recommend the **Panasonic Power Rechargeable Pro+ NiMH £8.95** from John Lewis, and the more expensive **Sony Rechargeable NH-AA-B2 £14.99** from Sony Centre. The **Duracell Rechargeable Accu £8.99** from Littlewoods is also worth considering.

All prices are for four batteries.





Top right: Duracell Ultra. **Middle row, left to right:** Duracell Plus, Panasonic Powermax3, Tesco Long Life. **Bottom row, left to right:** Panasonic Power Rechargeable, Sony Rechargeable, Duracell Rechargeable Accu

OTHER TYPES OF BATTERY

LITHIUM BATTERIES
These are expensive and aren't normally available in the most common sizes. They are capable of delivering high currents and recover quickly between uses. This makes them particularly suited to automatic cameras with built-in flash. They also have a very long shelf life, which makes small lithium batteries very useful for social alarms (such as the pendant alarms that trigger the telephone to ring in the event of an emergency). Rechargeable lithium ion batteries are widely used in laptop computers and mobile phones.

ZINC CHLORIDES
These are an alternative to disposable alkalines. They're cheaper to buy but don't last as long. Their lifetime is typically between one half and one third that of alkalines, making them less economical in the long run. But they recover more than alkalines when not in use, so they can last quite a long time in some devices, such as remote controls or a radio that is used only for a short time each day.

RECHARGEABLE ALKALINES These are a relatively recent development. There are two main brands, Rayovac and Argosy Pure Energy, and they offer a compromise between NiCds and regular alkaline batteries. They can be recharged only between 25 and 100 times and you have to use a special charger, so they're not as cost effective as other rechargeables. Their lifetime between charges is less than standard alkaline batteries and this capacity tends to reduce with successive charges. However, they do offer certain advantages as, unlike other rechargeables, they don't lose much power if left unused so are suitable for equipment that is used only intermittently. They fade gradually rather than suddenly cutting out – ideal if you are a regular user of cycle lights. They're 'greener' than NiCds, and are safe to use in toys that would otherwise not be suitable for rechargeable batteries.

Holiday watering

If you're going away but have nobody to water your plants, follow our advice to keep them thriving

Spare a thought for your plants while you're preparing for your holiday this summer. Drenching them and moving them into the shade is usually enough to keep them alive over a long weekend. But, for a typical fortnight's holiday, you could buy a watering system to stop them shrivelling up. UK water companies don't anticipate any hosepipe bans this summer, so you shouldn't have any trouble leaving a watering system running. Once you're back, you may find it saves you time and water, compared with your normal watering method.

WHAT NEEDS WATERING?

There are several ways to water your plants in your absence. To decide which you need, first think about the plants you have. The plants most likely to dry out are those in baskets and pots, such as on the patio or in the house, and ones that are newly planted.

A drip irrigation system is ideal for watering outdoor pots and hanging baskets

Small potplants Houseplants or young plants in a conservatory or greenhouse are best watered by standing them on capillary matting. The matting soaks up water from a reservoir, such as a bowl or the bath. The plant compost soaks up water from the matting.

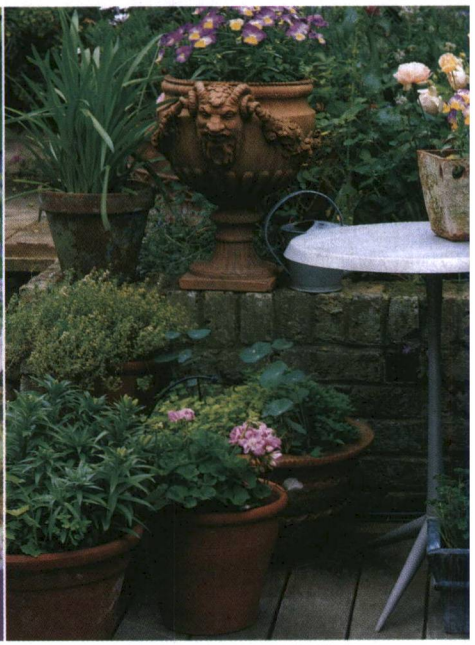
Outdoor pots and hanging baskets These are best watered using a drip irrigation system. Branches of narrow hose take water from a supply tube to each container, where it drips out at a controlled rate through a dripper. If adjustable drip heads are used, the flow rate can be altered for different-sized pots. The whole system can be turned on and off by fitting a basic electronic timer to your outdoor tap.

Beds and borders In beds and borders any new plants will not yet have rooted into the surrounding soil. They are dependent on regular watering. Some vegetables, especially leafy ones, and fruit also need to be kept watered to crop well. Both can be watered using soaker hose, also called seep hose, porous pipe or leaky pipe. It allows water to seep out into the soil through tiny pores along its length. You connect it to ordinary non-porous hose and, again, turn it on and off with an electronic timer connected to your outdoor tap.

CAPILLARY MATTING

Capillary matting is a felt-like substance that absorbs water easily. The cheapest way to buy it is off the roll for about £3 per metre in garden centres. Alternatively you can buy it in kits. The kits typically include a sheet of polythene on which to lie the matting, and extra pieces of capillary matting to act as wicks, taking water from the reservoir to the matting. You usually supply the reservoir container yourself.

PHOTOGRAPHY LINDA BURGESS, ALAMY



Above: Soaker hose lets water seep into the soil through tiny pores along its length. It's best to cover it with a mulch
Middle: A drip irrigation system supplies water to each plant pot via a largely hidden network of narrow hose

Use capillary matting for small potplants

A drip irrigation system is best for larger pots

Soaker hose keeps newly planted beds moist

systems

First, decide if your pots are suitable. Capillary matting won't work with pots that have a thick base, such as ceramic or clay pots, or with pots that don't have many holes in the base, because there is insufficient contact between the compost and matting.

Make sure the reservoir is big enough by doing a trial run before you leave. A wide, shallow reservoir is best, preferably with a lid to reduce evaporation. You can also reduce water loss by covering the matting with a layer of plastic sheeting and cutting holes for the pots.

Make sure you position the reservoir so that the water is level with, or just below, the level of the matting – too high and the matting will flood, too low and the wicks may not be able to draw the water up.

Location To water a large number of indoor plants, you could stand the matting on the kitchen worktop and draining board, and use the kitchen sink as the reservoir. But do remember to check that the plug doesn't leak. Or you could improvise a low table in the bathroom on which to stand the plants and use the bath as the reservoir. Whatever location you choose, make sure you lay the matting on a flat, level, waterproof surface. If any part of it isn't level, water will drip off the matting, causing a flood.

Setting up When you set the system up, water all your pot plants well, ensuring the compost is fully saturated. Soak the matting and wicks. Securely anchor one end of each wick under the capillary matting, ensuring there is good contact, and put the other end at the bottom of the reservoir. Place the pots on the matting.

Holiday kits You can buy kits for holiday watering, but they're expensive for the number of plants they can water compared with matting bought off the roll.

Gardening Which? tested holiday watering kits last year (See 'In our view', *Gardening Which?*, August 2002, p347). The Agralan Holiday Watering Kit (around £15 from garden centres) includes a 4.8 litre plastic bottle with a hole in the lid, which is inverted and positioned directly on the matting. You'll probably need to buy a second bottle for £10 to see you through a fortnight. This kit has room for about 21 9cm diameter pots.

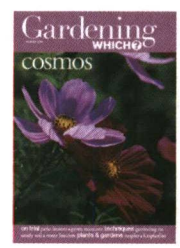
The Garland Self Watering Windowsill Plant Tray (£9 from garden centres) is a plastic water tray with an inner platform covered in matting. The matting dips into the water tray. It holds 2.8 litres of water and has room for about five 9cm pots. It looks good enough to leave on the windowsill for year-round use, which would help justify the cost.

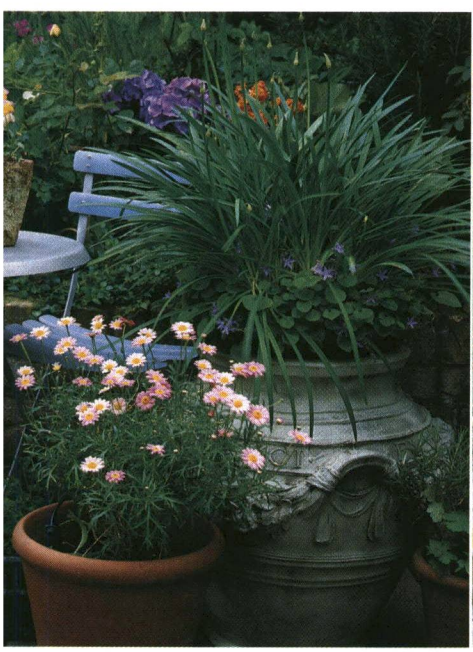
DRIP IRRIGATION

A drip irrigation system can deliver water at a controlled rate to larger pots and baskets on the patio or in the conservatory and greenhouse. To set one up, you connect a supply hose to the tap and connect branches of narrow hose, called micro-tubing, to the hose. At the end of the micro-tubing you connect drippers. By using adjustable drippers you can vary the amount of water

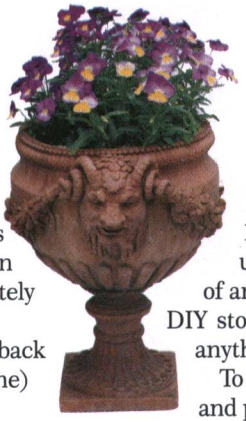
GARDENING WHICH?

To get more from your garden, take out a trial of *Gardening Which?*. To get three free issues, call **0800 920 106** quoting **G8EJ03**, or visit **www.gwfreetrial.co.uk**. Payment details will be required for when your free trial ends.





The Garland Self Watering Windowsill Plant Tray. The matting soaks up water from the tray so that the plants don't dry out



each plant gets. Patio or container starter kits are available from DIY stores and garden centres, or you can buy the components separately and build your own. To do this you'll need:

- a double check valve to stop water syphoning back into your tap from the hose (by law, you need one)
- supply hose (13mm black irrigation hose)
- micro-tubing (the diameter varies between brands so check the sizes match)
- a connector to fix micro-tubing to the supply hose
- an installation tool for connecting the pipes
- elbow or L-connectors for corners
- T-connectors to divide pipe into branches
- adjustable (endline) drippers
- an end sleeve to seal the end of the supply hose
- micro-tube stakes to hold the drippers in position.

Calculating quantities To set up a drip irrigation system, first work out how much supply hose to buy. Measure the distance from your tap to the furthest container. Aim to keep the pipe along the ground or close to walls, out of sight and tripping danger. You can use elbow connectors so that the pipe can go round corners without kinking. The further the water from the tap, the lower its pressure, so avoid long lengths of irrigation pipe. Move the containers instead.

Calculate the amount of micro-tubing you'll need by adding up the distances from the position you want each dripper to the nearest point on the supply pipe.

You'll need one dripper for each plant container. But for large or long containers, such as window boxes, add extra drippers for more even watering.

When you fit the system together, dip the ends of the tubes in hot water to make it easier to insert the connectors. When you first turn on the tap, expect some small leaks as it can take a few minutes for the tubes to seal. Run the system for a few days so that you can fine tune the flow rate and watering duration.

SOAKER HOSE

Soaker hose is ideal for watering newly planted beds of flowers or vegetables. It is most commonly sold as 13mm pipe that fits on to a supply hose using connectors. You can buy it in lengths of around 7.5m to 30m in garden centres and DIY stores. A typical 15m soaker hose can cost anything from £15 to £35.

To set it up, connect your supply hose to the tap and put the other end near the plants you want to water. Use a double check valve on the tap to avoid water in the hose syphoning back into the tap. These are available from DIY stores. Attach the soaker hose to the other end of the supply hose. If you want to water a large area of plants, you can create branches off the soaker hose using T-connectors. Seal the far ends of the soaker hose by kinking it and securing with wire. Finally, cover the soaker hose with soil or mulch to conserve water.

It's best to do a trial run for 20 minutes and then stick a trowel in the soil to see how wet it is at root level. If the soil is still dry, leave it on for longer.

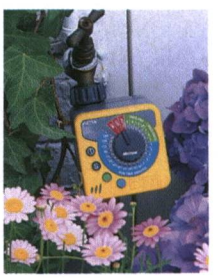
Soaker hose is porous, letting water seep into the ground and watering your plants

WATER TIMERS

For around £35 you can buy a basic water timer to turn the water on and off. Once you've connected it to the tap and set it, you need to leave the tap on.

Gardening Which? tested water timers in 1999 (see 'Water when you want it', *Gardening Which?*, June 1999, p246). One of the recommendations from that test was the Gardena T14 timer. This has now been replaced by the Water Timer WT 1030, costing around £40. It differs only in its programming controls, not its internal workings. The new controls offer improved flexibility, allowing you to water every one, two, three or seven days, up to three times a day. You set the time of day, watering duration and frequency by turning a simple dial and then pressing a button to enter each choice.

The Hozelock Aqua Control 1 (around £33), another recommendation, is still available but has been totally upgraded. It now gives a choice of eight preset programs, including options for watering up to four times a day and every one, two, three or seven days. A new model, the Hozelock Aqua Control 1 Plus (around £35) is completely programmable, working in a similar fashion to the Gardena model.



A water timer will turn your water on and off while you are away

WATERING WISELY

Below are some tips to minimise the amount of water you use while on holiday and long term. They should ensure that your plants flourish all year round, too.

- Give pots and borders a good dose of water every few days to encourage roots to search deeper for water. On sandy soils water little and often or it will drain past the roots before they can use it.
- Put potplants in bigger containers so there is spare capacity in the compost to hold more water.
- Water outside in the cool of the day – early morning or evening are best. This reduces evaporation. You could use a timer to water at night.
- Move vulnerable plants out of the wind, or create a wind break to reduce water loss from leaves.
- Apply a mulch around plants in the ground to keep the roots cool and reduce surface evaporation.
- Water plants only if you find that the soil is dry at the roots of the plant, not the surface.
- Think before you water established plants. They can access water in the soil more easily than newly planted ones, and provided that you have chosen plants suited to your soil conditions, shouldn't normally need watering.
- Don't water your lawn. Letting it grow a little longer by raising the blades on your mower will help it survive a heatwave. Even a brown lawn will usually recover after a few good showers of rain.
- Rather than a sprinkler (left) or spray gun, use soaker hose and drip irrigation systems. They put water straight into the soil at the roots, keeping evaporation to a minimum.

Which? Extra

soon to be extra special

Which? Extra, your online companion to *Which?* magazine, is the icing on your membership. Since its launch last year, thousands upon thousands of you have been enjoying the benefits. When you suggested some changes, we went ahead and made them.

Thanks to your feedback we're relaunching Which? Extra with more testing and up-to-date information, making the site **bigger, better, faster and easier.** In just three clicks of your mouse, you can get all the advice you need for your purchasing decisions, 24 hours a day, 7 days a week. To top it all, it's still free and exclusive to *Which?* members.

The new Which? Extra is coming soon, and it's going to be tastier than ever!

WHICH? extra

WEXT/803

WHAT'S HAPPENING TO GERMAN CARS?

Our latest car reliability survey reveals German brands are on the slide, while Ford is on the up

Richard Headland crunches the numbers to find the UK's most reliable cars

'If only everything in life was as reliable as a Volkswagen' is one of the best known advertising slogans of recent years. So why doesn't VW use it any more? Maybe it's because the message was starting to wear thin with its customers. Certainly the feedback we've received from VW owners this year shows that it no longer rings true.

There's worrying news for the other VW brands (Audi, Seat and Skoda), too, along with Mercedes-Benz. Meanwhile, Ford, a former poor performer in the reliability stakes, has made big strides towards improving the reliability of its cars.

HOW WE RATE RELIABILITY

According to readers, reliability is the most important consideration when choosing a new car – as 86 per cent of you told us when replying to this year's *Which? Car* survey. The survey was sent out to a randomly selected sample of 80,000 *Which?* readers in January and, by the end of March, we'd received detailed information on 32,926 cars up to eight years old.

We've analysed this massive amount of information to show how each car manufacturer is doing, and how individual models compare. The full results of the survey, including verdicts on 138 different models, will be published in October's *Which? Car 2003/04*.

To assess the overall reliability of the car brands, we asked people in our survey about any breakdowns, problems or faults their cars had suffered in the previous 12 months. We take all these into account when rating the manufacturers for reliability, with the emphasis on breakdowns because they cause most inconvenience to drivers. The chart, opposite, shows how they stack up, grouping makers into best, good, average and poor for reliability.

Overleaf, you can see how some of the newest individual models (those up to two years old) compare for breakdowns in the last 12 months.

THE DECLINE OF GERMAN CARS

Once known for the solid build quality and dependability of their cars, it seems that no major German marque has escaped the steady decline we've noticed in recent years. In fact, no German maker has managed to make it into either the best or good groups for reliability this year.

ILLUSTRATION FLATLINER

VW now falls into the poor reliability group

Ford is on the up, and is now rated as good

Japanese makes are still the most reliable

VW Group VW becomes the first German manufacturer for several years to fall into the 'poor' reliability category. Yet at the same time, VW has been trying to compete with more prestigious brands. For example, it recently launched its Phaeton model, which, with a price tag as high as £68,000, is meant to rival the Mercedes S-class limousine. And then there's the new Touareg off-roader, which sells for up to £50,000.

Looking back over the last few years of *Which? Car* surveys, VW slipped from being rated good for reliability in 2000 and 2001 to average in 2002, and now to poor this year. The main issue with VW cars is a high breakdown rate in cars produced since 1998. And, although we regularly recommended VW models in the late 1990s, we haven't awarded any VW the Best Buy accolade since the Polo in 2001, mainly due to declining reliability.

The other European brands owned by VW are average for reliability, but have become worse – Audi and Seat were rated as good last year. Skoda had already slipped to the average bracket last year, having been rated good in 2000 and 2001. This year's survey reveals that all four brands have at least one model that suffers particularly from electrical problems.

Mercedes-Benz For the last two years Mercedes has been the only European brand that has made it into the top group for overall reliability, but it has dropped further than any other manufacturer this year. Again, it is the company's newest cars in particular (those produced since 2001) that have let it down, with poor scores for breakdowns, faults and problems.

Mercedes-Benz has dropped further than any other manufacturer this year

BMW Finally, BMW maintains its place in the average category this year, where it has been since our 1999 survey.

There's room for improvement in all aspects of BMW's reliability, although particularly in its new-car breakdown rate, which is worse than average.

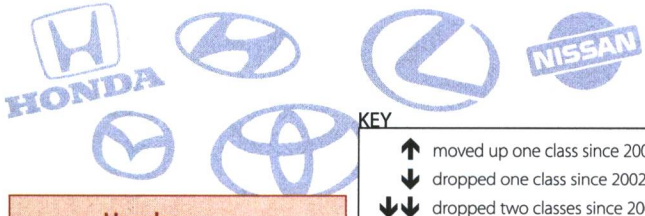
NOW FOR THE GOOD NEWS

Ford has turned around its reliability in recent years. The giant car maker was consistently rated poor in our surveys from 1998 to 2000, but it has improved and is now rated good this year. Ford now owns other popular car brands, but these have mixed fortunes. Mazda continues to impress, while Volvo has dropped into the poor group this year.

Hyundai has made the jump into the top reliability class this year, which should reassure the company, as it recently became the first manufacturer to offer a standard five-year warranty. Nissan has also joined the group of most reliable cars since last year.

BRAND VALUES: THE MOST AND LEAST RELIABLE MAKES

This is how the manufacturers rate overall, taking account of reported breakdowns, faults and problems. Makers are listed alphabetically within groups, not from best to worst. Next to each brand is the number of cars of that brand in our survey.



KEY

- ↑ moved up one class since 2002
- ↓ dropped one class since 2002
- ↓↓ dropped two classes since 2002
- NEW new entry to this year's table

All other makers are in the same reliability class as last year

BEST	GOOD	AVERAGE	POOR
Honda 1,707	Daihatsu 75	↓ Audi 911	Alfa Romeo 199
↑ Hyundai 227	↑ Ford 4,173	BMW 1,412	Citroën 1,175
Lexus 191	↓ Suzuki 192	Chrysler 149	Fiat 707
Mazda 599		Daewoo 287	Land Rover 490
↑ Nissan 1,719		Isuzu 45	NEW MG 136
NEW Smart 51		↓ Jaguar 344	Peugeot 2,069
Toyota 2,105		↑ Jeep 102	Renault 2,174
		Kia 95	Rover 1,425
		↓↓ Mercedes-Benz 1,126	Vauxhall 2,949
		Mitsubishi 320	↓ VW 2,677
		NEW Porsche 38	↓ Volvo 1,000
		Proton 78	
		Saab 445	
		↓ Seat 387	
		Skoda 528	
		↓ Subaru 292	

NEW-CAR BREAKDOWNS

Though it may be a bitter pill to swallow, that shiny Audi TT you've been hankering after could turn out to be more trouble than it's worth. Our survey reveals that TT owners face a one-in-four chance of their car breaking down. And, even though repairs may well be covered by the car's warranty, there's no fun in having a sports car that spends too much time on the hard shoulder.

As well as rating makes for reliability overall, we look more closely at particular models and particular types of reliability problem. Here, we focus on breakdown rates of newer cars up to two years old. The league table, below, shows the percentage of each model from our sample that didn't break down (or refuse to start) during the previous 12 months.

DEPENDABLE DRIVES ...

Overall, around one in 20 new cars are likely to have broken down during the last year. But certain makes and models are much less likely to break down than others, so it pays to choose carefully.

Not a single Honda Accord or Jazz, Mazda 323, Nissan Almera Tino or X-Trail, Smart Car or Toyota Celica in our survey broke down during the last 12 months. Of these models, the Mazda 323 is the only car to boast this impressive record for the second year running. The Smart Car is a relatively new model and hasn't been owned by enough people in our survey to feature in our league table before.

The Audi TT has one of the highest new-car breakdown rates we've seen in recent years

The overall story is a familiar one, though. The Japanese brands Honda, Mazda, Nissan and Toyota (including Lexus, a Toyota brand) dominate the top of the table, with few of their models suffering from reliability problems. These brands all have excellent overall reliability in our survey – even for the cheaper models in their ranges – and other manufacturers should be trying to emulate their success.

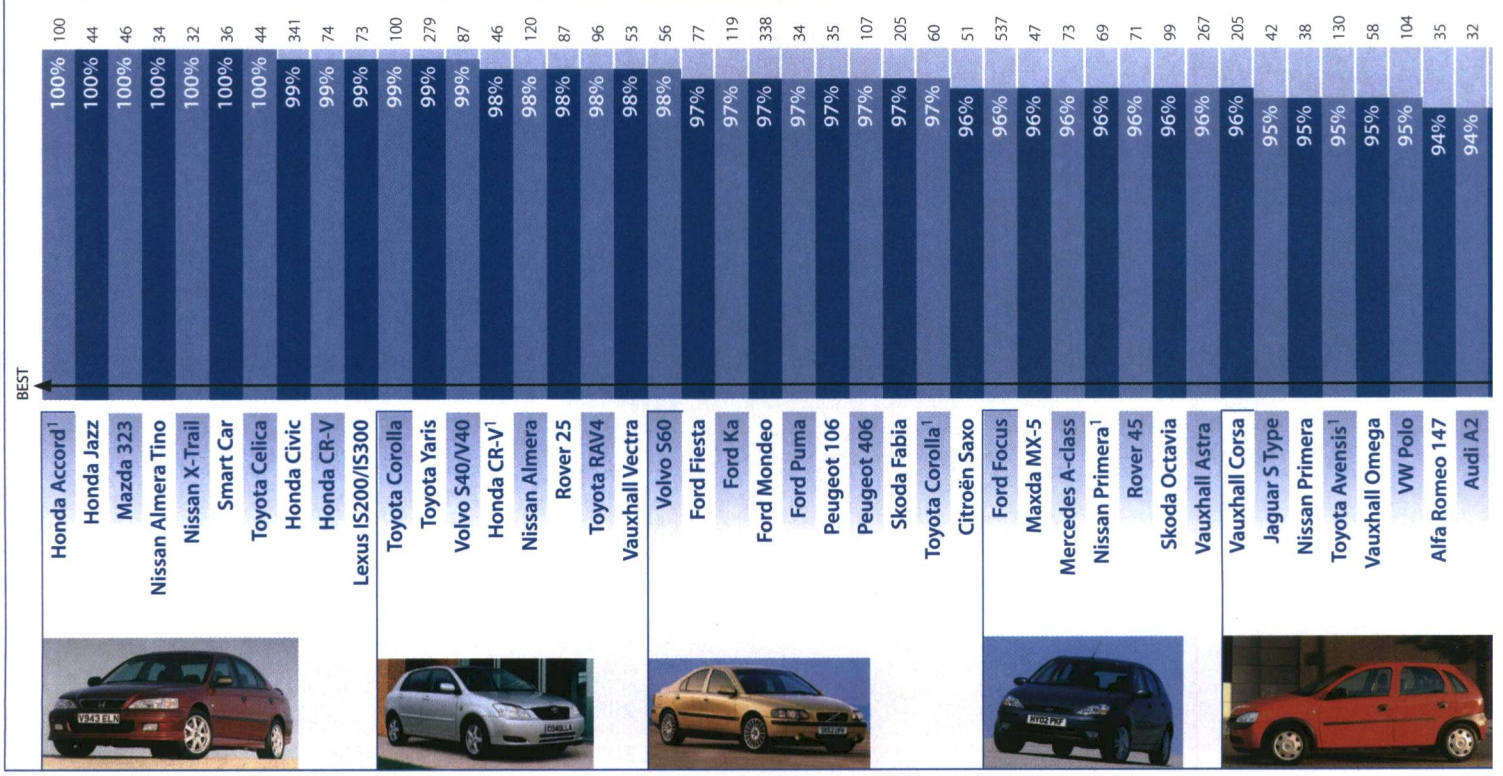
... AND LETDOWNS

A glance at the bottom of the league table quickly reveals that it is dominated by European car makers, many of whom produce at least one model that's well below average for reliability.

The Audi TT's score of 75 per cent is one of the lowest we've seen for new cars in recent years, and represents a significant drop (19 percentage points) in this model's reliability since last year. For a car costing from £21,000 to £29,000, this is particularly unacceptable – especially when you consider the breakdown-free record of far humbler cars, like the Honda Jazz and even the Smart Car.

The TT's Achilles heel appears to be its engine electrics – owners have reported a considerably higher-than-average number of problems with these.

MODEL BEHAVIOUR: BREAKDOWN RATES OF NEW CARS



This table shows the percentage of cars up to two years old in our survey that were breakdown-free during the last 12 months

As cars become more complex, it seems engine electrics (alternators, immobilisers and engine management systems, for example) are becoming a major cause of breakdowns.

The VW group, which owns Audi, is also being let down by the older version of the Polo, which has poor reliability and, again, particular problems with engine electrics.

MODELS ON THE MOVE

The Audi TT is the biggest faller in the league table, but the recently replaced versions of the Mercedes E-class and Saab 9-3 have also dropped alarmingly since 2001. The E-class scored 11 percentage points lower than two years ago, and the Saab has dropped 15 percentage points on its position in the 2001 table.

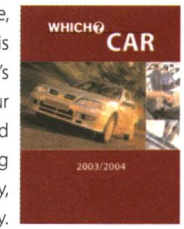
The latest Mercedes C-class and BMW 3-series have also recorded significant dips in reliability this year, dropping eight and four percentage points respectively.

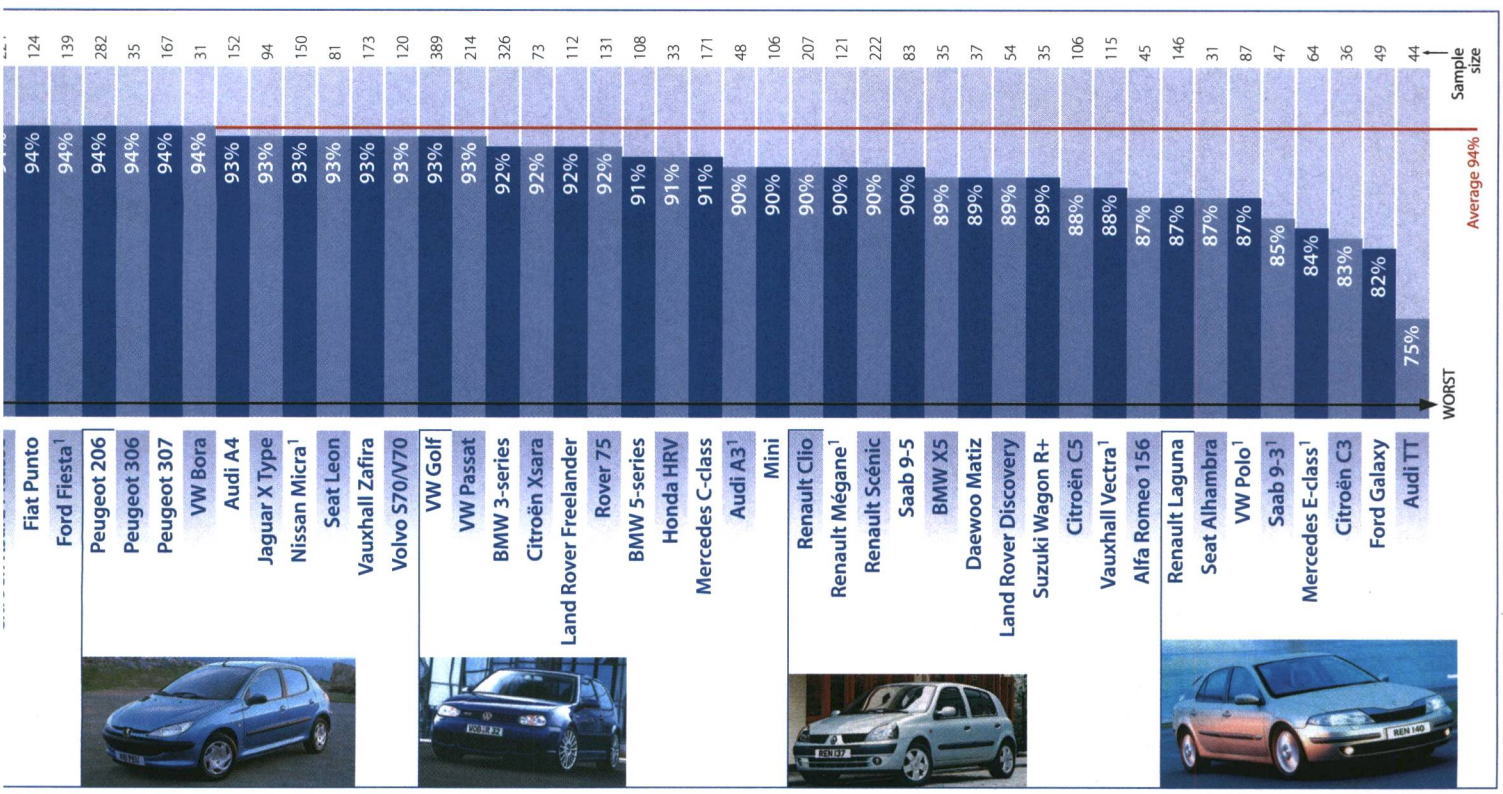
On the positive side, the Volvo S40/V40 has improved by 11 percentage points, bucking the overall trend for Volvo. The Peugeot 406 has also improved and is six percentage points higher than last year. There's some good news for MG Rover, with the Rover 25 scoring significantly better for reliability since 2001 – now seven percentage points higher.

The Honda Accord, breakdown-free this year, has also improved on its score of 95 per cent two years ago.

WHICH? CAR

Your 68-page car guide, *Which? Car 2003/2004*, is free with October's *Which?*. It contains our analysis of 138 new and used cars, including information on safety, security and reliability.





1 Information is for previous version of model, not the current one

Part two of our investigation into contracting out
We continue our look at the alternative to the additional state pension scheme

Contracting out
WHAT NOW?

Contracting out of the state pension may have been a poor deal in the past, but what about the future? We look at the pros and cons of being in or out

Our investigation last month revealed that contracting out of the state pension into a private scheme has been a letdown for millions. Despite all the hype and promises, many people could end up with less pension than if they'd stayed with the state scheme.

Of course, the past isn't always a guide to the future and things have changed in the 15 years since contracting out was introduced. We now have a new additional state pension scheme (see 'The state second pension', opposite) and pension products have less hefty charges. But we also have a very different outlook for the economy, and even some major pension providers are now advising against contracting out. We work out whether contracting out is likely to be a better proposition now than it was 15 years ago.

YOUR CURRENT POSITION

The first thing to be clear about is whether you have the choice of being in or out of the second tier of the state scheme.

Already out? If you're contracted out because you belong to your employer's pension scheme, then you probably don't. Employers' schemes that contract out of the state scheme don't usually allow just one member to opt back in, and it's not usually advisable to leave such a scheme just to contract back in.

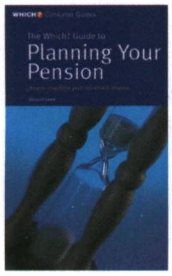
If you're contracted out through a private scheme – known as an appropriate personal or stakeholder pension (APP or ASP) – you could choose to opt back in to the state scheme for future years (see p36 for details of how to do so). But, even if you do contract in again, you can't buy back the entitlements you would have built up in the state scheme. You'll need to keep a close eye on your old contracted-out scheme as it will still have to provide some of your pension when you retire. You may want to take financial advice about whether to switch investment funds or even transfer to another provider.

Never been out? If you're currently contracted in to the state scheme, you have the choice of staying in or opting out for this and future tax years. We tell you how to contract out overleaf (see 'How to contract out – and in', p36), but take financial advice first.

Not sure? If you don't know whether you're currently contracted in or out, you can find out by calling the

WHICH? BOOKS

For more information and advice to help you plan for retirement, get the new *Which? Guide to Planning Your Pension* (£10.99). To order, call **0800 252 100** quoting WGPP BKPW08.



How to decide whether you should be in or out

The new state second pension scheme

Seeking advice and choosing a provider

Inland Revenue pensions helpline on 084591 50150. You'll need your National Insurance number to hand.

IN OR OUT – YOU DECIDE

For those of you who do have the choice of being in or out of the state scheme, here are some of the basic things you should know about contracting out before you make up your mind.

How it works When you contract out through an APP or ASP, you and your employer pay the same National Insurance contributions as before, but some of the contributions are directed to your own pension plan instead of to the state scheme. This amount is known as your National Insurance (NI) rebate. Tax relief is added to the rebate, and the total amount is invested in the same way as any other payments you might make to personal or stakeholder pensions.

Age and earnings The size of your NI rebate depends on your age and earnings. The government rebates are age related and get higher as you get older (up to around the age of 50, when rebate levels are capped) because the investment has less time to grow before you retire.

The table on the right shows the total NI rebate, combined with tax relief, that would be invested into an APP or ASP this tax year for people of various ages and earnings. If you earn more than the National Insurance upper earnings limit (currently £30,940), you'll receive the same level of rebate as someone earning £30,940.

To find out the rebate level for your age and income, contact any pension provider that offers an APP or ASP (some are listed in our table on p37 and in 'Contacts', p58). If you tell the provider your age and earnings, it can work out the NI rebate you would be entitled to if you contract out. It can also provide an illustration of how the rebate might grow to provide you with a pension (see 'How much you need', right, for more about these illustrations).

The gamble People who contracted out in the past did so because they believed that their privately invested rebates would grow to give them a higher pension than they were likely to receive from the state. However, our analysis in last month's article revealed that many of those who left the state scheme are likely to be disappointed.

Whether contracting out proves to be good value in the future depends on how well investments perform, the charges that private pension providers deduct, and the annuity rates that apply at retirement. Future investment growth and annuity rates are clearly unknown, so you have to be happy to take a risk if you contract out. It's worth remembering that staying in the state scheme also carries some risk. The rules for the state pension scheme changed recently and may change again in a few years' time. In fact, there's no guarantee that there will even be a second tier state pension when you retire. Much will depend on future governments' desire and ability to keep funding the state second pension.

HOW MUCH YOU NEED

Whether you decide to contract out depends on whether you believe your private investment will grow enough to beat the state provision. To help you work out the likelihood of this, pension providers can give

WHAT CONTRACTING OUT IS WORTH

Total National Insurance (NI) rebates plus tax relief provided for people contracted out in the current tax year

Earnings	Age 20	Age 30	Age 40	Age 50
£11,200 (lower earnings threshold)	£666	£723	£795	£1,313
£24,250 (2002 average earnings)	£1,012	£1,095	£1,200	£1,953
£30,940 or above (NI upper earnings limit)	£1,307	£1,414	£1,549	£2,519

Source: Pensions and Actuarial Services Ltd.
All figures are rounded to the nearest pound

The government's NI rebate depends on your earnings and your age. When you contract out of the state pension, you invest this rebate in a private scheme (APP or ASP), in the hope that it will beat what the state would have provided.

THE STATE SECOND PENSION (S2P)

The State Second Pension (known as S2P) replaced the state earnings-related pension scheme (Serps) in April 2002 as the second tier of the state pension. Like Serps, it provides an additional income on top of the basic state pension for certain people.

Employees earning at least the National Insurance lower earnings limit (currently £4,004), certain carers and people with a long-term sickness or disability qualify for S2P. Self-employed people and employees earning below the lower earnings limit don't.

As with Serps, you build up your entitlement to S2P every year before retirement. What you receive is currently based on your income. If your income is between the NI lower earnings limit (currently £4,004) and the low earnings threshold set by the government (currently £11,200), your pension is calculated as if you earned £11,200.

BETTER THAN SERPS?

S2P has been designed to be more generous for low to moderate earners than Serps. But, currently, even higher earners will get either slightly more or at least the same pension as Serps would have provided.

When S2P was introduced, it was suggested that it might become flat rate in the future. The government hasn't yet made a final decision about this. If it does happen, everyone, no matter what their income, will build up their entitlement to S2P at the same rate. This would mean that those people earning around £18,000 (in today's money) and above would receive a lower pension than they would have received through Serps.

STEPS TO YOUR DECISION

- **Before you decide whether to contract out, get a state pension forecast from the Department of Work and Pensions (see 'Contacts', p58). This will tell you what you can expect to receive from the state when you retire.**

- Then get illustrations from a couple of pension providers (see 'How the providers differ', opposite). This will show how much would be invested into a private pension for you over the next three years, and what this might give you when you retire.

- **If you're already contracted out, check your annual pension statement to see how your investment is performing. You can then decide whether it's worth investing in different funds or transferring your investment to a different provider.**

- If the rules for S2P or NI rebates change in future, review your decision about whether to be in or out of the state scheme. It's worth looking at your position at least every three years.

- **If you need help deciding what to do, take professional independent financial advice. Make sure that the adviser is willing to give you specific advice about contracting out, and ask about the cost of their advice.**

- Remember that your decision should depend on your attitude to investment risk, and how dependent you will be on the state for your pension. If you are risk averse and/or are likely to be heavily dependent on state pensions when you retire, you're probably best staying in the state scheme.

HOW TO CONTRACT OUT – AND IN

LEAVING THE STATE SCHEME

If you decide to contract out, you first need to pick a pension provider (see examples of charges and the funds they offer in 'How the providers differ', opposite). The provider will send you form CA 1542. To contract out for this tax year, you must complete this and submit it to your provider before 5 April 2004. You don't need to inform your employer or the Inland Revenue.

COMING BACK IN

To join the state scheme again, request form CA 1543 from the pension provider that runs your APP or ASP. Complete this form and send it back to the provider. If you want to contract back in for the current tax year (2003-2004), you can still do so, as long as your form reaches the Inland Revenue (via your pension provider) by 5 April 2004.

you an illustration to show what your APP or ASP might be worth when you retire. All providers' illustrations take roughly the same format, showing what will happen to your NI rebates if you contract out for this year and the next two tax years, based on two different levels of investment growth. They also give an estimate of how much pension your built-up fund could provide when you retire, and compare this with what the state would provide.

What the illustrations say We asked pension providers for some sample illustrations to show what your APP or ASP might be worth at retirement if you contract out now. We looked at the picture for people currently aged

> **The investment growth rates used in pension providers' illustrations can be misleading**

20, 30, and 40, earning £24,250 and £35,000 (see 'Projected growth', opposite, for some examples). There's little difference between the projections as providers' charges are currently very similar.

In all cases, 1 per cent 'real growth' provides a pension less than S2P, while 3 per cent 'real growth' would provide more. This level of investment growth may sound modest, but it's important to understand what's meant by 'real growth'.

A 'real' rate of return? The 'real growth' rate used on the illustrations shows the return your investment must achieve (including an allowance for charges) on top of earnings inflation. So, before it starts to achieve any 'real' return, your investment must first grow by the percentage that earnings have risen that year.

This means the 3 per cent 'real growth' on the illustrations is much harder to achieve than it may first sound. We've estimated a realistic figure for future earnings inflation is around 4 per cent a year, based on government assumptions for the future and past inflation figures. With inflation at this level, your investment would have to grow by 7 per cent a year to beat the pension you would have received from S2P. So, if you do ask for an illustration, don't be misled into thinking you need just 3 per cent growth a year to beat the state provision.

We looked at how much investment growth would be needed simply to match the pension from S2P for unmarried men and women aged 20 to 50, earning £24,250 and £35,000. In most cases, the payments into an APP or ASP would need to achieve 'real growth' of 1.9 per cent (assuming pension provider charges of 1 per cent a year). If you add the estimated 4 per cent earnings inflation to this, this means the actual investment growth needed, on average, would be 5.9 per cent every year until retirement just to keep pace with S2P.

PHOTOGRAPHY ALAMY, ZEFA

HOW THE PROVIDERS DIFFER

PENSION PROVIDER	PENSION SCHEME DETAILS: ASP or APP	Standalone?	Annual charges (%)	Full fund selection	Availability
Clerical Medical	both	✓	1.1	✓[1]	IFA
Eagle Star	APP		1.6	✓	IFA
Halifax	ASP	✓	0.9	✓	direct
Legal & General	both	✓	0.9	✓	IFA
Marks & Spencer	both		0.7	✓	direct
NFU Mutual	both	✓	1.1	✓[2]	direct
Norwich Union	both	✓	1		direct and IFA
Scottish Equitable	both	✓	1.1	✓	direct
Scottish Life	both	✓	1.1		IFA
Scottish Mutual	both	✓	1.1		IFA
Scottish Widows	both	✓	1.1[3]	✓	direct and IFA
Skandia	APP	✓	1.5	✓	IFA
Standard Life	both	✓	1.1	✓	IFA
Virgin Money	ASP	✓	1.1	✓	direct

1 All funds, except with-profits, available
2 With the APP, only the with-profit fund is available. All funds, except with-profit, available with the ASP
3 The charges relate to the ASP only. For all other providers which offer both schemes, the charges are currently the same for both ASPs and APPs

NOTES
We show whether the providers offer an appropriate stakeholder or personal pension scheme (**ASP or APP**) for your contracted-out rebates. Charges on ASPs are capped but there is no limit on APP charges.
Standalone A ✓ means the provider lets you take out an APP or ASP on its own, whether or not you have another pension with that provider.
Annual charges This figure reflects the overall effect of the charges applied by the provider. The figures relate to a man aged 30 on average earnings, contracting out for three years, using the provider's balanced managed fund.
Full fund selection A ✓ means the provider offers the choice of its full investment range for your contracted-out rebates.
Availability We show where to go if you want to take out one of the pensions listed. Some are available through independent financial advisers (IFAs); others are available direct from the provider.

PROJECTED GROWTH

THREE YEARS' WORTH OF BENEFITS COMPARED	1% RETURN: Fund at age 65 (£)	Annual pension (£)	3% RETURN: Fund at age 65 (£)	Annual pension (£)	Annual pension from S2P (£)
AGED 30, EARNING £24,250					
Highest	3,330	173	6,330	399	256
Lowest	3,080	149	5,810	332	256
AGED 40, EARNING £24,250					
Highest	3,620	192	5,630	364	256
Lowest	3,370	171	5,230	319	256
AGED 30, EARNING £35,000					
Highest	4,300	223	8,210	516	329
Lowest	3,980	190	7,510	449	329
AGED 40, EARNING £35,000					
Highest	4,670	248	7,280	470	329
Lowest	4,360	203	6,750	412	329

NOTES We show pension providers' illustrations of how NI rebates for the next three tax years will grow. We've shown the **highest** and **lowest** illustrations for men of different ages and earnings. The columns indicate what the built-up fund would be worth at age 65, and what annual pension this could provide, based on both a **1 per cent** and a **3 per cent** 'real' rate of **return** (see 'A "real" rate of return?', p36, for details of how to interpret this).

INCENTIVES AND ADVICE

In the late 1980s and early 1990s, the government offered large incentives to encourage people out of the state scheme. By contrast, NI rebates are currently set at a 'neutral' level, meaning they're designed to neither encourage nor discourage contracting out. The government no longer offers financial incentives if you contract out, and is currently silent on the subject of whether contracting out is likely to leave you better off.

What the providers say The pensions industry is also far less likely to advocate contracting out than it was in the late 1980s. Some pension providers have recently come down heavily on the side of caution.

HSBC, for example, wrote earlier this year to its 47,000 APP and ASP customers, telling them it would automatically put them back into the state scheme unless they specified otherwise. Barclays is also writing to a number of its customers suggesting they consider contracting back in. The Royal Bank of Scotland Group, which owns NatWest and Royal Scottish Assurance, told us that it's not currently recommending that people should contract out. And in June, Axa publicly stated that it believed current National Insurance rebates were too low to make contracting out worthwhile for anyone.

Independent advice If you want professional advice about whether to contract out, make sure you consult an independent financial adviser. It makes sense to choose an adviser with additional qualifications in pensions such as the G60 exam from the Advanced Financial Planning Certificate (see 'Contacts', p58), or equivalent. Some advisers also have access to specialist computer software, which works out your entitlement to S2P and the investment growth you'd need in order to match it. Before you go ahead, ask the adviser whether they can provide this service. What you want is an adviser who's willing to talk to you about the likelihood that a contracted-out pension will achieve the growth you need, and explain the level of risk your decision might entail.

OUR VERDICT

Ultimately, whether you contract out depends on whether you choose to leave your core pension needs in the hands of the government or with the pensions industry.

If you're the sort of person who doesn't like risk and wouldn't normally consider stocks and shares investments, or if you're likely to rely heavily on state-provided pensions when you retire, then you're probably better off sticking with the state scheme.

Our analysis shows that, whatever your current age or earnings, any NI rebate will have to achieve significant growth just to keep pace with S2P, never mind beat it. And the current caution from the pensions industry and the government on the subject should also act as a warning against contracting out at the moment.

It is, of course, impossible to know what the stock market or the economy will look like in 20, 30 or 40 years' time. And conditions can change dramatically from year to year. This is why, whatever you decide about contracting out now, you should review your decision with a fresh eye at least every three years. You'll need to take into account your earnings and age, how well the stock market and economy are doing, and any changes to the state scheme. We'll keep you updated about any significant changes.

Anything but the kitchen sink...

Sarah Roberts-Wray takes the load out of choosing a dishwasher

Chained to the kitchen sink while others enjoy the late summer sunshine? If so, it's time to throw in the tea towel and let a dishwasher do all the hard work. We've tested 12 models to help you make a clean start

A dishwasher can save you hours of time slaving away at the sink. And, according to a recent study into the dishwashing habits of European households, when used properly, they use less water and energy than washing by hand, and can wash more effectively and hygienically.

Whether it's tea cups and saucers or baking trays and salad bowls, most dishwashers are flexible enough to take all your dirty crockery and cookware. We tested some from the latest batch on offer, including a couple of more expensive models, to see how they fared.

We found that, when it comes to cleaning, most dishwashers do a pretty good job and all the machines we tested scored an average rating (○) or above. Much of the difference between models depends on how easy they are to use. Some are more flexible than others allowing you to load awkward-shaped items that would otherwise have to be handwashed.

LOADS OF CROCKERY

Most full-sized dishwashers hold 12 standard place settings and serving utensils (76 pieces of crockery and 64 pieces of cutlery). The Smeg holds 14 place settings. All the full-sized and slimline dishwashers we tested have adjustable racks and baskets, which let you alter the internal layout to accommodate different shapes and sizes of crockery, cutlery and cookware. In most cases, raising the upper basket allows you to load large plates, and lowering it makes space for tall glasses. The AEG Favorit, Miele Autosensor and the Smeg all have upper baskets that adjust on one side. This may look a little odd, as the basket slopes to one side, but it does allow for a combination of large plates in the lower basket and tall glasses in the top.

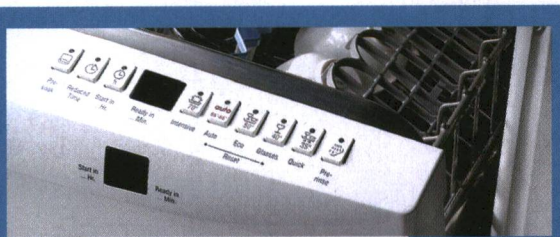
Folding or removable racks also give flexibility. In the lower basket they can make room for large items such as mixing bowls and roasting pans. You'll also find machines featuring an assortment of mini racks, trays, baskets and clips designed to hold different pieces of crockery and cutlery. Whether you want these will depend on how you use your dishwasher. If you routinely use large plates, tall or long stemmed glasses, or particularly long pieces of cutlery, you might want to take their dimensions with you when you go shopping for a dishwasher.

Most dishwashers have a cutlery basket which sits on the lower shelf. Some models, such as the AEG Favorit and Smeg, have additional racks for sharp

CLEAN LOOKS

Dishwashers are no longer just plain, white boxes. Control panels come in a range of designs, and some models are available in stainless steel or in colours, such as 'graphite' or 'natural linen'.

Some models have hidden controls, which sit along the top edge of the door. These are concealed when the door is closed, giving a sleek and contemporary exterior. Front-facing control panels also come in different designs. Buttons may be raised or flush to the surface and some machines have electronic touch pads. LCD displays showing details of the cycle are also common.



Control panels come in a range of contemporary styles but some can be tricky to use

However, convenience may be as important as looks, especially if you have sight or dexterity problems. On some machines, the labels and buttons are small and cramped, making them hard to read and fiddly to operate. Make sure you try them before you buy a dishwasher.

The AEG Favorit and the Hotpoint Slimline DC28 stood out in our tests for their large, well labelled controls. This made them especially easy to operate.

The only model on test with a child lock is the Miele Autosensor. This prevents the dishwasher from being opened mid-program.

PHOTOGRAPHY IAIN BAGWELL, JOHN TRENHOLM

All models on test cleaned well

Some were easier to use than others

Tips on getting the best from your machine

LOADING TIPS

- Make sure the dirtiest side of the dish faces towards the centre of the dishwasher.
- **Be careful not to nest dishes or load cookware too close together as this will prevent water from reaching the dirty surfaces.**
- Avoid chipping by ensuring china and glass items don't touch any other items.
- **Place the largest items at the side and the back of the machine as they may prevent water from reaching the detergent dispenser if they're at the front.**
- Place cutlery in the basket, handle pointing downwards, except for sharp knives which should be loaded blade down or washed by hand. Long-handled cutlery, including cooking knives should be washed in special racks (if available), laid horizontally in the upper basket, or washed by hand.

And...what not to wash

- **Pre-rinsing by hand is a waste of time and water. Wipe food residues away and/or use the rinse and hold program.**
- Don't clean brass, bronze, cast iron, copper or wooden items in your dishwasher, and aluminium items may discolour.
- **Don't wash ashtrays in your machine as the ash won't dissolve and will be redistributed around your dishes instead.**

BEST BUYS

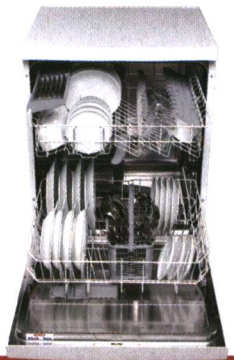
The best dishwasher on test was the **Miele Autosensor G 694-3 SC PLUS**. Although the filter was tricky to clean, the machine is easy to use, simple to load and gives great results. It's only just been launched so you may have trouble finding it on the high street. We found it on the internet at www.hughesdirect.co.uk for **£606**.

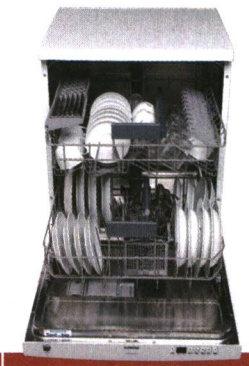
A cheaper alternative is the **Whirlpool 6th Sense ADP 5966**. This was a Best Buy in our last test and offers a good combination of cleaning, convenience, reliability, energy efficiency and value for money. It will soon be replaced by the ADP7966, but we found it on the internet at www.tesco.com for **£300**. If you can't find either of these models, you could try the **Bosch Exxcel Auto Option SGS56E02GB/35**, which costs around **£360** in John Lewis or **£325** from www.hughesdirect.co.uk ,or the **Siemens Extraklasse Hydrosensor SE25A266GB/17** at **£400** from the Co-Op and **£374** from www.hughesdirect.co.uk. They're a little slow and not as simple to use as the Miele and Whirlpool models, but they clean well.

We can't recommend a slimline dishwasher this time, however, the compact **Zanussi-Electrolux DCE5655** is a good bet if you want a small dishwasher. It has average cleaning performance and can accommodate six standard place settings. It costs **£280** from Currys or **£260** from www.hughesdirect.co.uk.

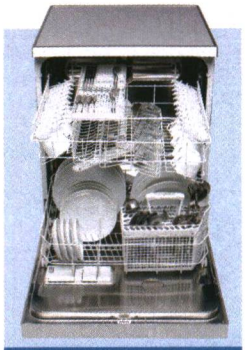
Miele Autosensor

Whirlpool 6th Sense

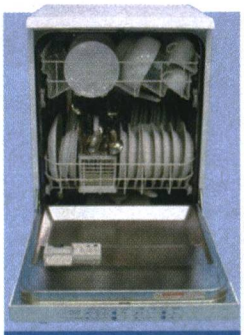

Bosch Exxcel Auto Option


Siemens Extraklasse

Zanussi-Electrolux

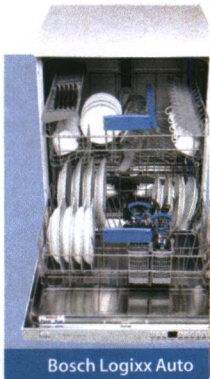


AEG Favorit 60870M



Beko Ecocare D3421FW

Bosch Exxcel Auto SGS56E02GB/35



Bosch Logixx Auto SGS69L02GB/17

kitchen knives and long-handled cooking utensils. The Miele Autosensor has a full-sized cutlery rack at the top of the machine rather than a cutlery basket. Knives, forks and spoons are laid horizontally, which the manufacturer claims is safer and more hygienic. It also frees up space in the lower baskets for extra pots, pans and dishes. Whichever layout you choose is a matter of personal preference.

WASH PROGRAMS

To get the most from your dishwasher, you should use appropriate programs for your wash load. Use the rinse and hold feature if dishes are going to be left dirty in the machine until it is fully loaded. This program will rinse dishes as you add them without doing a full wash. Pre-wash programs are necessary only when you know dirt is going to be tough to remove. For lightly soiled dishes, an economy program is likely to be sufficient. To save energy, run the machine only when it's full. Unless your dishes are very dirty, use economy programs, low heat or quick cycles. Choose a machine with an AAA energy efficiency rating (see table for details). If you have Economy 7, you can use the delay timer (or a timer switch) to run the machine off cheaper night-time electricity.

The difference a program can make is also clear in our table. In our tests the Smeg cleans less well than some of the others but the daily wash program we ran used far less time and water than the thirsty AEG Favorit and the sluggish Siemens Extraklasse Hydrosensor. The machines with the best combination of cleaning performance, length of program and water consumption were the Whirlpool 6th Sense and the Miele Autosensor.

Smaller slimline dishwashers use less water and energy than full-sized models, but per place setting they are less efficient. For more energy-saving tips see *The Which? Guide to The Energy-Saving Home* (see left, for how to order a copy).

RELIABILITY RECORDS

All of our Best Buy dishwashers are makes that have an average reliability record, according to our annual appliance reliability survey. Although the Indesit D63 (UK) performed well in our tests, we have not recommended it as its reliability record is below average.

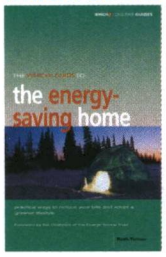
SMART APPLIANCES

In the future, smart home technology will let you communicate with your dishwasher and other household appliances. Information on wear and tear and maintenance could be sent through your household wiring to your digital TV where you could also monitor your energy usage.

WRITE BACK

If you have comments or questions about anything you've read in *Which?* this month, please contact us at **writeback@which.net**. We publish answers to some of your questions in 'Write back', p4, and more online at **www.which.co.uk/whichextra**

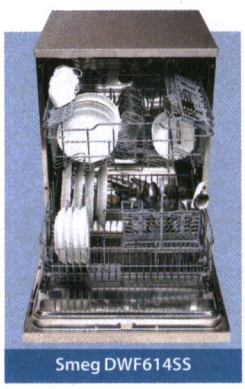
WHICH? BOOKS



The Which? Guide to The Energy-Saving Home is priced at £10.99 and is available by calling **0800 252 100**. Please quote code ENERGY (BKPW08)

DISHWASHERS

		FULL-SIZED		
		AEG Favorit 60870M	**Beko** Ecocare D3421FW	**Bosch** Exxcel Auto Option SGS56 E02GB/35
SPECIFICATION				
Price (£)	1▷	500[1]	180[1]	360
Height x width x depth (cm)	2▷	85 x 60 x 60	85x60x60	85 x 60 x 60
Number of place settings		12	12	12
Claimed energy-label rating	3▷	AAA	BBB[2]	AAA
FEATURES				
Economy program		✓	✓	✓
Lower temperature program		✓		✓
Half load program				
Intensive program		✓	✓	✓
Delicate program		✓		
Rinse-aid refill light	4▷	✓		✓
Salt refill light	4▷	✓		✓
Adjustable/removable rack(s) in lower basket	5▷	✓	✓	✓
Height adjustable upper basket	5▷	✓	✓	✓
Rinse and hold option	6▷	✓	✓	✓
Delay timer	7▷	✓		✓
Child safety door lock	8▷			
EASE OF USE				
Using the door		○	☆	○
Loading/unloading	9▷	★	☆	☆
Detergent dispenser	10▷	☆	☆	○
Rinse-aid dispenser	10▷	○	●	○
Ease of maintenance	11▷	○	○	○
PERFORMANCE				
Cleaning	12▷	☆	○	★
Wash time (minutes)		109	89	140
Annual cost of electricity (£)	13▷	38	37	39
Water per load (litres)		22	15	18.3
Program tested	14▷	Automatic	Super 65°C	Auto 55-65°C
TOTAL TEST SCORE (%)		69	66	73
INFORMATION				
Additional notes/ update since our test		1 Price of the stainless steel model pictured. The white version is £399	1 Also available in silver for £200. 2 Rating soon to change to BAB following improvements	



Smeg DWF614SS

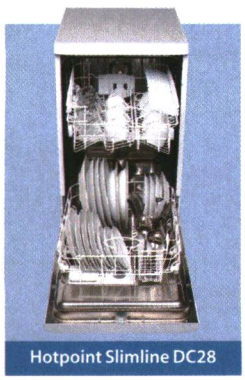
Whirlpool 6th Sense ADP 5966

Indesit D63 (UK)

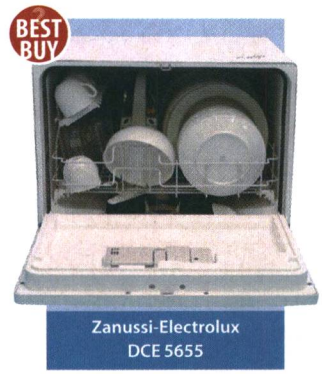
Miele Autosensor G694-3 SC PLUS

Siemens Extraklasse Hydrosensor

						SLIMLINE		COMPACT
osch gixx Auto ption SGS69 02GB/17	Indesit D63 (UK)	Miele Autosensor G 694-3 SC PLUS	Siemens Extraklasse Hydrosensor SE25A266GB/17	Smeg DWF614SS	Whirlpool 6th Sense ADP 5966	Hotpoint Slimline DC28	Indesit D41 (UK)	Zanussi-Electrolux DCE5655
00	230	*606*	400	500[1]	*300*	380[1]	230	280[1]
5 x 60 x 60	86x60x60	85 x 60 x 60	85 x 60 x 60	85 x 60 x 60	85x60x61	85 x 45 x 61	86x45x60	45x55x49
2	12	12	12	14	12	8	8	6
AA	AAB	AAA	AAA	AAA	AAA	AAA	ABB	AAB
✓	✓	✓	✓	✓	✓	✓		✓
✓		✓	✓	✓	✓	✓	✓	✓
	✓	✓		✓	✓			
✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓		✓	✓	✓		✓
✓	✓	✓	✓	✓	✓	✓		✓
✓[1]	✓	✓	✓[1]	✓	✓	✓		✓
✓		✓	✓	✓	✓	✓		
✓	✓	✓	✓	✓	✓	✓	✓	
✓	✓	✓	✓	✓	✓	✓	✓	
✓		✓	✓	✓	✓	✓		✓
		✓						
○	○	☆	☆	◒	☆	☆	☆	○
★	☆	☆	★	☆	☆	☆	☆	☆
○	☆	★	○	☆	☆	☆	☆	☆
○	◒	☆	○	○	○	◒	◒	○
○	○	◒	○	○	○	◒	◒	○
☆	★	★	★	○	☆	○	○	○
29	135	105	146	79	93	142	136	90
6	30	36	39	33	32	26	25	21
8	19	19.5	18.7	11.6	14	17.4	16	8
uto 55-65°C	Normal wash 1	Sensor wash	Auto 55-65°C	Daily 65°C	Sensor Normal	Normal 55°C Aquasensor	Normal 55°C	Normal 65°C
0	79	82	75	69	77	61	61	67
ontrol panel n top edge of oor Salt refill light ot on the front the machine	To be discontinued in the autumn	Has an additional rack for cutlery instead of a cutlery basket	Control panel on top edge of door 1 Salt refill light not on the front of the machine	1 Price for stainless steel version pictured. White version costs about £425	This model will soon be replaced by the ADP 7966	1 Also available in silver and natural linen for the same price		1 Also available in silver for the same price


Hotpoint Slimline DC28

Indesit D41 (UK)



Zanussi-Electrolux DCE 5655

NOTES

Dishwashers highlighted in **red** appear in the Best Buy Guide on p39.

Specification

1 This is the price you can expect to pay by shopping around on the high street. For models that aren't widely available, we give the price we found in *italics*. We found cheaper prices on the internet for some of the Best Buys (see the Best Buy Guide, p39).

2 The depth includes space taken up by hoses.

3 The first letter represents overall energy efficiency, the second represents cleaning energy efficiency and the third represents drying energy efficiency. An A indicates the best performance and a G is the worst. All relate to a program chosen by the manufacturer suitable for typically dirty dishes.

Features

4 These warn you when the rinse aid and salt need topping up.

5 These increase the flexibility of the machine so that you can fit awkward-shaped items in it more easily.

6 Rinses dishes as you add them throughout the day without doing a full wash.

7 Allows you to take advantage of cheap-rate electricity; all the other machines can be plugged in to a separate timer switch.

8 This lock prevents the door being opened during a cycle.

Ease of use

9 Shows how easy it is to load the dishwasher and adjust racks and fittings to accommodate awkward items.

10 Shows how easy it is to access and use the detergent and rinse-aid dispensers.

11 Shows how easy it is to remove and clean the filters and spray arm.

Performance

12 We smeared mince, spinach, porridge, egg yolk and margarine on to crockery and cutlery, and milk and tea on to glasses, cups and saucers. After drying on the food, we washed a full load in each machine, and then assessed how clean the load was.

13 Based on running the machine once a day using standard-rate electricity.

14 We tested the dishwashers on the program recommended by the manufacturers for typically dirty tableware, with a wash temperature of between 55°C and 65°C.

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

TOTAL TEST SCORE

This score ignores price and is based on:

Cleaning	40%
Ease of use	30%
Time	10%
Water consumption	10%
Annual energy	10%

We've adjusted the total test scores of the slimline and compact models' energy and water consumption so they can be directly compared with full-sized ones. As a result, their total test scores tend to be lower.

If you've run out of room and can't extend, why not dig down? We talk you through the process of converting a cellar into an extra room, or just more storage space

GOING UNDERGROUND

Uncertainties over house prices, and the high cost of moving, mean many homeowners are extending rather than buying a larger property. If you have a cellar, then you could convert it into a new room.

DOING YOUR HOMEWORK

Deciding what you want to use your cellar for is the first step in working out how to convert it. If you're just going to use it for storage, you may need only damp-proofing, heating, ventilation and a lick of paint. But, if you want to turn it into a playroom or garage, say, you'll probably need professional help. You should inspect the cellar and assess how practical it is to convert it. Some houses lend themselves to cellar conversions more readily than others. Begin by going over the basic points.

Consider the size of the cellar. This will obviously limit what you can do with it. You should also consider access. If you've only a small cellar, you could end up using valuable space just putting in a staircase that meets fire safety regulations.

Damp is a common problem in cellars and can be expensive to fix. If you've got damp, assess the scale of the problem by contacting a building surveyor.

You should also consider what utilities you'll need in your cellar, such as electricity, plumbing and heating.

GETTING THE PROFESSIONALS IN

No matter how good you are at DIY, you'll need professional help when converting your cellar. Architects can carry out a range of tasks, such as putting your ideas on paper and getting regulatory approval. Building surveyors offer roughly similar services. But there are several types of surveyor and not all are qualified in design and building work.

To check whether an architect or a building surveyor is suitable, make an appointment to discuss your plans. Some may charge a fee for this. Ask to see drawings that have been prepared for a similar project and get a rough idea of how much your conversion is likely to cost. This should

UNDERGROUND PARKING

Roger and Sue Anderson, from Sheffield, live close to the university and four hospitals so they found it difficult to park outside their house. They embarked on an ambitious conversion to turn their cellar into a garage.

Sue told us: 'We used to hire a garage up the road, but it was inconvenient lugging shopping back to the house. Now I just drive in and unload.'

Roger and Sue's cellar was originally used for storage. They hired a structural engineer to draw up plans and submit applications for planning permission and building regulations approval.

Roger and Sue used two builders they knew to do the conversion. The builders removed the front garden, replaced the ceiling, repositioned walls, damp-proofed the floor, and improved ventilation.

The Andersons did encounter a few problems as the work progressed. 'Although the gas and electricity boards moved our pipes and cables, they wouldn't reconnect our supplies beyond their meter. We had to get the builders to dig trenches and reconnect us at the last minute.'

To comply with regulations, they had to use contractors recommended by the council to complete work on the pavement. This cost an extra £500. But they're happy with the outcome. 'It took only three months to complete. We like the results.'

Left: The front garden before the conversion
Middle: The new garage after work was completed
Right: The garden was removed to provide access

include an idea of how much the architect or surveyor will charge. Your architect or surveyor may also be able to recommend a builder to carry out the work, and may supervise the project for an extra fee.

Contact the Royal Institute of British Architects or the Royal Institution of Chartered Surveyors for a list of suitably qualified professionals in your area.

Builders Ask friends and family to recommend builders. You should also look for any cellar conversions being done, or recently completed, in your area. The owners may be willing to chat to you.

Membership of a trade association won't necessarily guarantee good workmanship. So it's sensible to ask workers who haven't been recommended to you for references and to check they're experienced at the type of work you need.

If possible, get at least three written quotes, letting each builder know they are competing for the work. Get a detailed breakdown of the work and how much each part will cost (including VAT). Once you've chosen a builder, draw up a detailed contract. This should include the payment agreements, start and finish dates, and what insurance cover the builders have in place while the work is being done.

RULES AND REGULATIONS

Before you start work, check whether you need planning permission. In most cases you won't need it but, if you significantly alter how you use your cellar, for example by converting it into an office for commercial use or into a garage, you might.

If you live in a listed building or conservation area, you'll need to apply for planning permission, even for work that in other locations doesn't need permission.

Building regulations Any structural work will need building regulations approval. This can include ensuring the structure is safe, and that there's adequate ventilation, safe access to the cellar, such as fitting a staircase, and an appropriate fire escape route, such as an escape door or window.

Building regulations are broadly similar in England, Wales and Northern Ireland but differ in Scotland.

Party Wall Act Let your neighbours know your plans. If you start work on a shared wall or boundary without written agreement from your neighbours, they could stop the work. The Party Wall Act 1996 formalises agreements between neighbours where one owner is undertaking work that may affect another's property. A building surveyor can advise you on this.

Other rules and regulations New water supplies and electrical wiring have to meet safety regulations. Only do the work yourself if you feel you are fully able. If in doubt, leave it to qualified professionals.

Under gas safety regulations it's illegal to carry out work on gas supply pipes, fittings and appliances if you're not 'competent' to do so. Use a qualified fitter who is registered with the Council for Registered Gas Installers (Corgi) for all gas work.

The approval process If your local authority finds you've carried out work without permission, it could force you to restore the cellar to its former condition or prosecute.

To get planning permission, contact your local authority's planning department. Discuss your proposals with it before applying. Staff will send you information and forms to help with your application.

Speak to your local authority's buildings control department about building regulations approval. You may need to submit plans and pay a fee for the service. It will advise you on this.

THE WORK INVOLVED

Damp is very likely to be a problem and building regulations require you to damp-proof a cellar when you intend to turn it into a habitable room. If the existing concrete floor is sound, you should be able to apply liquid damp-proofer. But, if not, you may need to lift the floor and lay new concrete before putting down a polythene damp-proof membrane.

To treat the walls, it may only be necessary to apply liquid damp-proofer and new plaster on top. But, if you've a more serious problem, you'll need to strip the existing plaster and replaster with damp-resistant plaster. Unless you're a skilled plasterer, leave this to an expert.

Heating and ventilation Without suitable ventilation and heating you may get condensation and mould. You must have adequate ventilation to meet building regulations, too. If there isn't a window, use air bricks and extractor fans. When installing independent heaters, use electric ones so that ventilation isn't an issue. If your boiler has the capacity, you could add extra radiators to your central heating.

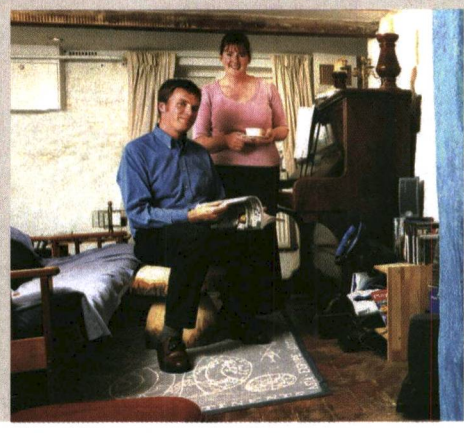
CONVERSION COSTS

The cost will depend on what you started with and what you want to achieve. Fixing damp, adding electric heating and improving ventilation may cost a few thousand pounds. Sue Salisbury and Joseph Kiddell spent about £8,000 (see 'Room down below', above). But anything involving structural work is likely to cost more. Roger and Sue Anderson turned their cellar into a garage for £20,000 (see 'Underground parking', left).

ROOM DOWN BELOW

Sue Salisbury and Joseph Kiddell converted their cellar into two spare rooms. Sue told us: 'Because we live in a small city centre terraced house, the extra space has made a huge difference.'

Sue and Joseph's cellar was originally a coal cellar. They employed local builders to complete the work, which included repositioning walls and fitting a window. The ceiling was low, so they had to remove the existing ceiling and expose the rafters to increase the height of their cellar. Joseph is over six feet tall so it was particularly important for them to do this.



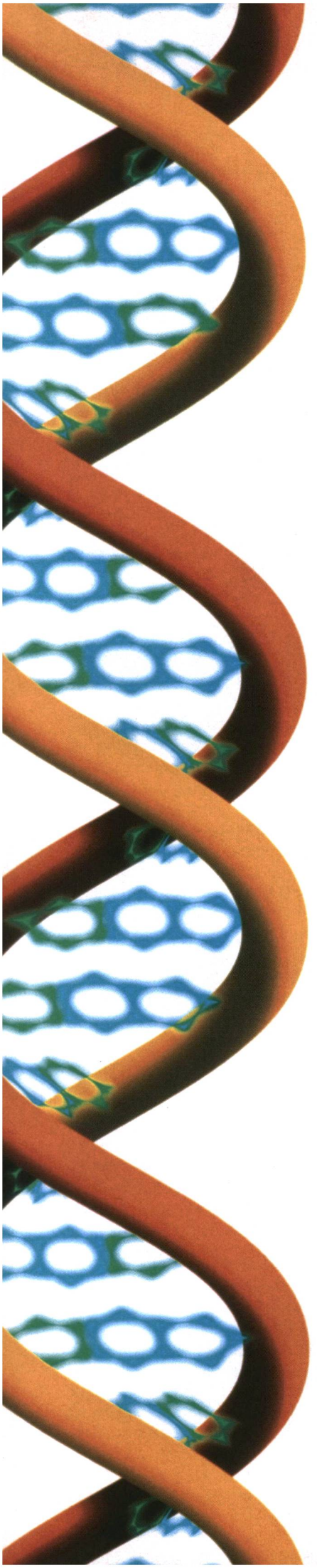
They've now enough space to use it as a small office and to keep their piano, too.

There was a wooden partition that blocked natural light from the cellar. They removed this and a wall behind it. Sue told us: 'The builders knocked this down and had to remove several skips worth of rubble'.

Although they had a minor problem with damp, they installed an extra radiator and some ventilation. They still need to complete some minor jobs but Sue's really happy with the conversion.

'We think it'll be a really good selling point if we ever decide to move house.'

PHOTOGRAPHY ALAN HOWARD, THE LONDON BASEMENT COMPANY



Genetic
what can they tell you?

Could the answer to your future health lie in your genes? We investigate the possibilities and the limitations of testing

A new wave in gene technology means the once futuristic idea of predicting diseases could become reality. Scientists can now match more and more genes to particular conditions such as cancer and heart disease, and future developments may lead to genetic tests that can predict a wide range of common diseases. Some companies are already selling genetic tests directly to the public, and, in June this year, the government announced a £50 million investment, designed to make the NHS 'a world leader in genetics-based healthcare'.

But our survey found that many people are confused about what genetic tests can tell you and have concerns about how tests are regulated and the way results might be used. Many of the genetics experts we spoke to believe that there's still a vast amount of work to do before we fully understand the role that genes play in our health. Some of the genetic tests currently available could be misleading and unhelpful, particularly if they're sold directly to the public. We explain exactly what genetic tests can and can't tell you and look at their future possibilities.

GENETICS MADE EASY

The details of gene technology may be beyond most people's grasp – but the basics are fairly straightforward. Genes are made of a chemical called DNA, which contains instructions that tell each cell in your body how to act. You inherit one set of genes from your mother and one from your father. Each of your cells contains a full set of your unique genetic code, which is why just one hair root, for example, is enough to identify your DNA.

How tests work Genetic tests usually extract DNA from a blood or saliva sample, so that specific portions of your genetic code can be examined. The vast majority of each person's genetic code is the same – just 0.1 per cent of your code is unique to you. Tests can be used to identify the particular genetic variations that identify you, and any mutations that may indicate potential health problems.

TYPES OF TEST

Perhaps the best known use of gene technology is the DNA testing used in paternity suits and criminal investigations. But genetic tests are increasingly being used in everyday health research, diagnosis and treatment.

Diagnostic tests These are used to help make or confirm a diagnosis of a genetic condition, such as cystic fibrosis or muscular dystrophy, where symptoms are already present.

Predictive tests Unlike diagnostic tests, these are carried out when you have no symptoms of a particular disease or condition. By looking at any genetic mutations, the tests can predict future diseases. Predictive tests are carried out for single gene disorders, such as Huntington's disease, where the presence of one faulty gene means you will definitely go on to develop the condition.

Susceptibility tests Increasingly, genes are being identified that indicate a susceptibility to common diseases. Genetic susceptibility tests for conditions such as heart disease, cancer, osteoporosis and diabetes may become increasingly available in the future, but they won't be able to tell you with certainty whether you will

ILLUSTRATION GETTYONE STONE

The limitations of genetic tests

Commercial tests could be misleading

The future of gene technology

tests

contract a disease. The risk of becoming ill will depend on other factors, too, such as your diet and lifestyle. On p47, we look at susceptibility testing for four common conditions – what the tests can tell you, what's available now, and what possibilities are around the corner.

Pharmacogenetic testing This is a new and developing field that aims to identify how you're likely to respond to certain treatments. It aims to target medicines at those people who would benefit most.

Lifestyle tests Some tests currently being marketed claim to offer diet and lifestyle advice based on your genetic variations. See 'Genes direct', p46, for an example.

AVAILABILITY OF TESTS

The NHS provides some genetic testing, mostly for extremely rare conditions and illnesses where genetic links are proven. Private health care professionals also offer some genetic testing services. It's likely that we'll soon see an increase in genetic tests being sold directly to the public, both on the high street and via the internet (see 'Genes direct', p46).

A GOLDEN AGE?

The government's recent White Paper on genetics referred to a 'golden age of bioscience'. Yet when we spoke to medical experts working with genetic tests, we found a more cautious attitude.

More than genes Many diseases involve complex gene interactions that are poorly understood, and it's rare that genetic tests can present a complete picture of your future health. Lifestyle and environmental factors are often more important than genetic makeup alone. A certain set of genes may result in a high risk of disease in smokers, for example, but present no risk in non-smokers. And, with some diseases, such as heart disease, lifestyle is currently more useful than genes in predicting risks.

Even where a genetic test is highly predictive of a certain disease, there may still be a substantial element of uncertainty – about when the disease may occur or how severe it will be, for example. Professor Nilesh Samani from Glenfield Hospital, Leicester treats susceptibility tests with caution: 'I don't want to dismiss them

YOUR VIEWS ON GENETICS

In March, we interviewed a representative sample of the British adult population to find out what they thought about the use of genetic tests to predict disease. Of the 1,024 people we spoke to, four in ten either had an inherited condition or knew family or friends who had been affected by a genetic condition.

WHAT A TEST CAN TELL YOU

- 21 per cent thought a positive result from a genetic susceptibility test would mean you were highly likely to, or would definitely, go on to develop the disease.
- 46 per cent accurately thought a positive result *may* lead to you developing the disease.

SELLING TO THE PUBLIC

- Almost a third of people were opposed to the idea of private genetic tests being sold directly to the public.
- A similar number thought the direct selling of genetic tests was a good idea, seeing it as an opportunity to take control of their own health and take preventative measures.
- Those who disliked the idea were worried that tests might be incorrect, and that people might not understand or be able to cope with the results.

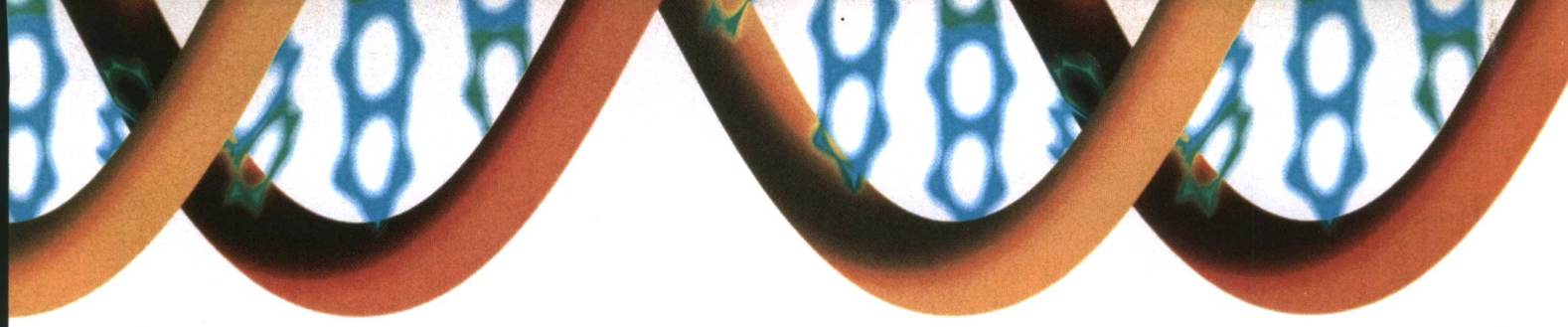
Of those who were opposed to the idea of direct selling:

- A quarter were concerned about the lack of regulation and control over the testing.
- A fifth thought there was a danger that people may become obsessed with testing themselves.
- 13 per cent were worried that genetic test results might end up in the wrong hands.

REGULATION AND SUPPORT

- Nearly three quarters of all those surveyed strongly agreed that genetic testing companies should be strictly regulated.
- 84 per cent felt the results of genetic tests could worry people unnecessarily.
- 62 per cent strongly agreed that all tests should be offered in conjunction with specialist advice and information services.

▷



completely, but I think more work needs to be done. The most clinically useful thing about genetic tests in future may be their ability to predict response to treatments, rather than to predict risk of disease.'

Undue worry In our survey (see 'Your views on genetics', p45), 84 per cent of people thought the results of genetic susceptibility tests could cause unnecessary worry. With research at such an early stage, this is something that concerns the professionals, too. Professor Steve Humphries from the Royal Free and University College Medical School told us: 'There's a great danger of unnecessarily worrying people if susceptibility tests were readily available at this stage.'

Information and support Many experts believe that genetic tests should be made available only under the supervision of appropriately trained medical professionals. Unbiased counselling and information can help prevent undue concern and ensure that patients understand their results. Dr Jonathon Gray from the University Hospital of Wales told us: 'Pre- and post-test counselling makes a huge difference to women considering genetic tests for breast cancer, and should be a vital part of any genetic testing service.'

Expert guidance and advice is particularly important with genetic susceptibility tests, where patients' medical or lifestyle history plays an important part in understanding the results. Dr David King, director of watchdog Human Genetics Alert, told us: 'Genetic tests are difficult to interpret, and even a doctor who isn't trained in genetics may get it wrong.' The public agrees that professional advice is important: 86 per cent of the people we surveyed believed genetic tests should be accompanied by support and advice.

The NHS does provide appropriate counselling and support as part of its genetic testing services. However, some tests are now available privately, via complementary therapists and doctors who may not be genetics specialists, and so may not be skilled in interpreting results.

Whose interests? Nearly a third of people we surveyed were in favour of being able to buy genetic tests directly from private companies. But Dr Helen Wallace from GeneWatch UK believes companies may have an interest in exaggerating the predictive nature of their tests, and so could mislead the public. 'Misleading marketing could be very damaging,' she told us. 'If people become convinced they should be given medicines they don't need, this could lead to burdens on the NHS and harmful side effects.'

Myriad Genetics is currently the only company to sell genetic susceptibility tests for breast cancer commercially. In the US, where the company is based, it has been widely criticised for its misleading advertising. There's also concern that the tests could lead to false alarm or reassurance, or inappropriate preventative measures, such as surgery to remove the breast. Breakthrough Breast Cancer and CancerBACUP are both keen to ensure that genetic tests for breast cancer are offered only with appropriate support.

Interestingly, people in our survey who were affected by an inherited condition were far more likely to oppose the direct selling of tests, perhaps because they're more aware of the serious implications.

In the wrong hands There has already been pressure from insurance companies to use genetic tests results when calculating life insurance premiums. Widespread use of genetic tests for insurance purposes could leave some people uninsurable and create a 'genetic underclass'. Insurance companies have agreed to a voluntary ban on the use of genetic information, but this will end in 2006.

It's possible that genetic samples or test results would also be of interest to other third parties, including employers, drug companies, and the police. The government has made a commitment to creating legislation that will make it an offence to test somebody's DNA without their consent. This should help to prevent the misuse of genetic information.

Regulation and control The government is putting together criteria for the evaluation of genetic tests, and working to make sure only the most appropriate tests are available on the NHS. But no system exists to deal with the quality, safety and accuracy of commercially available genetic tests. There are no specific legal requirements about who can supply genetic tests or how the results should be given to consumers. Our survey highlights that this is a clear concern for many people – 72 per cent of respondents strongly agreed that genetic testing companies should be strictly regulated.

From this December, genetic tests sold directly to the public will have to meet new EU requirements which stipulate minimum safety levels and quality standards. However, the new legislation is confusing and it's not yet clear whether it will cover all types of genetic test.

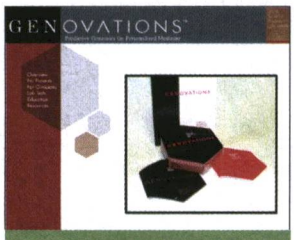
GENES DIRECT

It's now possible to buy genetic tests without going through a doctor – a move that's worrying, given the inconclusive nature of much testing, and the public's lack of awareness of what genetic tests are about.

The US-based Great Smokies Diagnostic Laboratory (GSDL) sells genetic tests, under the brand name Genovations. These tests claim to predict your genetic risk of contracting heart disease, osteoporosis, asthma and some cancers. In the UK, these tests are being sold mainly via a complementary health care provider called Health Interlink.

GeneWatch UK has raised concerns that Genovations makes 'unsubstantiated and misleading claims' about the predictive nature of these tests.

Another concern is that the tests are sold along with recommendations for medicines and supplements, which GSDL claims will help prevent the diseases in question.

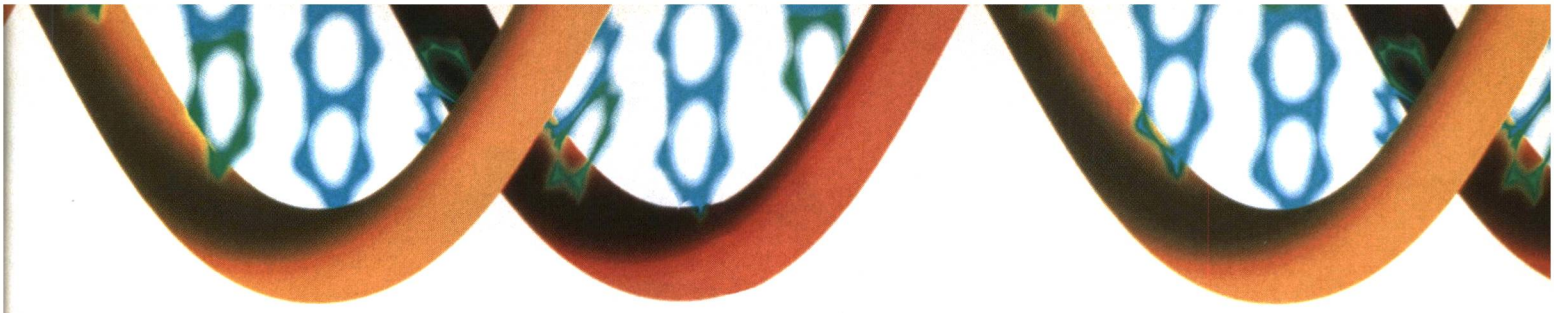


Genovations' website claims that 'seeing the results of your test is like seeing the cards you've been dealt by Nature'.

LIFESTYLE TESTS

Sciona, a UK-based company, claims to offer individual diet and lifestyle advice based on tests for common variations in nine genes. But there's widespread concern about the development and interpretation of this kind of test. *Health Which?* carried out an expert assessment of Sciona's service last year (see 'Healthy genes', December 2002) and found little evidence for its usefulness over and above the provision of standard healthy eating advice.

It's likely that a wider range of commercial genetic tests, and offshoots such as preventative medicine based on genes, will soon join the market.



PREDICTING THE FUTURE

Genetic tests for susceptibility to breast cancer, deep vein thrombosis, and rare forms of diabetes and heart disease are already possible. But how important are they in predicting future health? We've investigated the genetic risks linked with these four disease areas, the genetic tests already available, and those in the pipeline.

	BREAST CANCER	DEEP VEIN THROMBOSIS	DIABETES	HEART DISEASE
GENETIC RISKS	Breast cancer is the most common form of cancer in women in the UK. The exact causes are not completely understood, but the risk increases if you have an affected relative and as you get older. Scientists currently know of two abnormal genes that may predispose a woman to breast cancer. However, only a small proportion of women with the disease (fewer than 5 in 100) have faulty genes.	Deep vein thrombosis (DVT) occurs when a blood clot develops in a major blood vessel in the leg. Small pieces of the clot can break off and travel to the lungs, causing a dangerous condition called pulmonary embolus (PE). It can happen after surgery or trauma, or after prolonged immobility such as a long-haul flight. About one in 30 people have a genetic predisposition (called a thrombophilia) to DVT or PE.	Diabetes is caused by high levels of sugar in the blood. Lifestyle and genetics play some role in both insulin-dependent and non-insulin dependent diabetes, but both are complex conditions with multiple causes. Genes are a more important factor in some rare forms of diabetes, such as maturity onset diabetes of the young (MODY), a single gene disorder that affects about 1 to 2 per cent of all people with diabetes in the UK.	Heart disease is the most common cause of death in western countries, accounting for around 40 per cent of all deaths. There are two main types: rare forms such as familial hypercholesterolaemia (FH), where a strong genetic link has been identified, and more common conditions like coronary heart disease where non-genetic factors such as diet and lifestyle may play a more important role.
WHAT TESTS CAN TELL YOU	Genetic tests for breast cancer can be useful for women with a very strong family history of the disease. The test may help dispel any uncertainty, and allow you to take preventative measures. A mutation must first be identified in an affected family member before an unaffected person is tested. The test looks for that specific mutation and may not pick up on others.	Genetic tests are commonly used to identify whether DVT or PE was caused by an inherited thrombophilia. But, even if you have the mutation, it doesn't mean you'll get DVT, and vice versa. So tests could lead to false concern or false reassurance. Also, preventative measures and treatment may be the same whether or not you have a genetic predisposition.	Most people wouldn't benefit from genetic testing for diabetes. Too little is currently known about how genes interact with other factors. Genetic testing for MODY can help determine treatment options. But, even then, the test may not be beneficial as around 11 per cent of people with MODY don't have a detectable mutation in any of the relevant genes.	Genetic tests are currently suitable only for people who suffer from rare forms of heart disease, such as FH. For other types, family history, diet and lifestyle are more useful in predicting risk. Some studies have associated more common forms of heart disease with genetic variants, so genetic tests may have a more important role in the future.
AVAILABILITY OF TESTS	The NHS carries out genetic tests for breast cancer only on those women identified as being at high risk. A private test is available (see 'Whose interests?', opposite), which, though expensive, can provide quicker results. However, the test will not be useful for most women.	Most genetic testing currently takes place on the NHS – typically on people who have recovered from DVT or a PE, and who have already undergone a course of treatment. The same tests are also available via some private health professionals.	Genetic testing for common forms of diabetes is not currently available in the UK. Testing for MODY exists in some NHS trusts. More research is needed before genetic testing for other forms of diabetes becomes useful. At the moment, other factors like diet and lifestyle are more important.	A test for FH is being developed, but isn't yet widely available on the NHS. However, one company is already selling genetic susceptibility tests for heart disease, based on data that our experts think is nowhere near robust enough (see 'Genes direct', opposite).

OUR VERDICT

It's possible that future developments in genetics may mean that more tests for a wide range of conditions will become readily available to the public. But genes will never be able to provide the whole picture, and it's important that people understand how genetic tests can and can't help.

Despite the government's recent plans to expand the role of genetics in the NHS, there is too little protection for consumers who buy genetic tests privately. It's important that the public interest comes before commercial gain, and that the sale of tests is closely regulated.

The validity and usefulness of the tests, the claims made, the type of advice and information provided, and the use of personal genetic information all need to be addressed to ensure that gene technologies are used only in ways that are beneficial to the public.

WRITE BACK

If you have comments or questions about anything you've read in *Which?* this month, please contact us at **writeback@which.net**. We publish answers to some of your questions in 'Write back', p4, and more online at **www.which.co.uk/whichextra**

EQUITY RELEASE SCHEMES

Worried you'll be strapped for cash when you retire? An equity release scheme is one way to supplement your pension, but proceed with caution

Everyone wants a decent standard of living when they retire. For more and more of us, though, our pension won't stretch far enough. So, with retired UK homeowners sitting on property that's collectively worth around £700 billion, it's no wonder equity release schemes are tipped to be a major growth area. If you've paid off your mortgage, equity release is one way to get at some of the cash tied up in your home without having to sell up. But it's not a move to be made lightly as the schemes can be expensive and inflexible.

HOW IS EQUITY RELEASED?

Equity is the difference between the value of your home and any debts you have outstanding on it. Mostly aimed at people 65 and over, there are two main ways to release this equity. You can sell all or part of your home – known as home reversion – or borrow money against it.

Whatever scheme you go for, you'll be able to carry on living in your home until you die or move into long-term care, at which point it will be sold. If you live with your partner or spouse, you'll usually have to take out the scheme in joint names. In this case, your home won't be sold for as long as the surviving partner lives there.

There are a few different schemes available. Our table, p50, gives details of most of them. Here we explain the main types.

Interest roll-up loans The most common type of equity release scheme is an interest roll-up loan. You borrow money against the value of your home. With most of the schemes you take that money as a lump sum. Three of them – Northern Rock, Legal & General and Vernon Building Society – also offer the option to release the money you've borrowed in regular monthly amounts for the rest of your life.

Unlike a normal mortgage or loan, with a roll-up you don't repay any of the loan or interest while you're living in your home. Instead the interest is added to the loan ('rolled up') and the whole amount is repaid once the house is sold. This means that the amount you owe can grow very quickly because you're charged interest on the interest that is added to the loan each year, as well as on the original amount borrowed. Depending on how much you borrow and how long you have the loan, it could eat up the bulk of the value of your home. Our chart, opposite, shows how much you could end up owing if you borrowed £30,000.

Interest rates on equity release mortgages tend to be higher than on ordinary mortgages – around 7 per cent isn't unusual – compared with standard variable rates, which currently can be as low as 4.5 per cent. Most of the providers offer fixed interest rates, although a few have variable rates, some of which are capped at an upper limit. A fixed rate of interest means you'll know in advance how much your debt will grow each year. With a variable rate, you may find it hard to keep track.

All of the lenders we looked at who offer a standard roll-up loan have a 'no-negative equity guarantee'. This means you'll never owe more than your home is worth.

Home reversion schemes With a home reversion scheme, you sell all or part of your home to a reversion provider. In

ILLUSTRATION KEVIN EVANS

How equity release schemes work

They're expensive and inflexible

They could affect payment of state benefits

return you get a lump sum or an income or both. If you decide you want an income, you usually have to buy an annuity from the reversion company. You have the right to stay in your home until you die or have to go into long-term care. You're still responsible for maintaining your house, though, even if you no longer own any of it.

When you sell your home to a reversion company, you won't get anything like the full market value. Companies typically pay just 40 to 60 per cent of what your home is currently worth, although this varies according to how old you – and your partner, if you have one – are, and possibly your state of health. So, if your house is worth £100,000 and you go for a full reversion, you may receive only £50,000. The younger you are, and the better your health, the less of the market value you'll receive. There are some anomalies, though – see the Britannic example in 'Buying an income with equity release', p51.

The company benefits from any increase in the value of the part of your home that you sold, and you – or your estate – benefit from whatever part you keep. The more of your house you sell, the bigger the lump sum or income you'll get in return. But you'll have less to leave to your estate. So, if you sell 100 per cent of your home, there will be nothing left to pass on to your family. Most companies have a minimum amount or percentage they will buy from you, and some also won't buy all of your home – our table on p50 gives more details.

OUR VERDICT

Equity release schemes are an option of last resort, so consider alternatives first. Could you move somewhere smaller, for example, or do you have some savings you could spend first? Think about how badly you need the cash. Do you really want to be paying for the loan for the rest of your life? The Financial Services Authority (FSA) calls the loan-based schemes 'lifetime mortgages' because they're designed not to be paid off until you die. While this means you don't have to worry about paying off the loan now, it can cause problems if your circumstances change. You'll also have less to leave behind. However, if you're short of money, an equity release scheme could be your only option. If this is the case, it's crucial that you get some independent financial advice first.

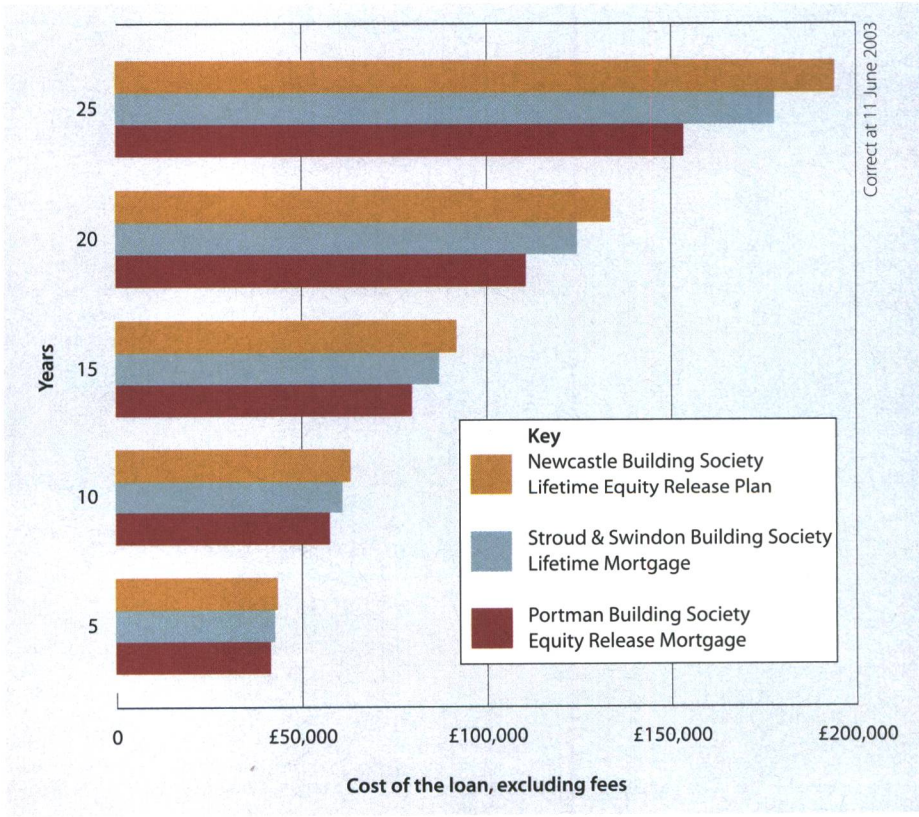
Other schemes The market has changed since we last looked in 1999. Then, one of the most popular types of scheme was the home income plan (HIP). Now only one company, Hodge, offers a HIP. As with roll-up loans, with a HIP you take out a loan against your property, but you use the money to buy an annuity, which gives you a monthly income. You use part of this income to pay off the interest on the loan. This has the advantage that the size of your loan stays the same. However, because annuity rates are currently very low, HIPs are really suitable only for people over about 80. For anyone younger, the income wouldn't be enough to cover the interest repayments and provide a decent income.

We also found one loan which is a kind of shared appreciation mortgage (SAM), again from Hodge. In return for a lower rate of interest on the mortgage and a higher income, when you take out this type of scheme, the lender takes a share in any increase in the value of your home. With Hodge's Fixed Rate Appreciation Mortgage, the share the company takes is based on how much you are borrowing as a percentage of your home's value. So, if you borrow £30,000 and your home is worth £100,000, you've borrowed 30 per cent of its value, and Hodge will take a 30 per cent share in any increase in this value. We've had concerns about these kinds of scheme in the past because, if

COST OF A £30,000 INTEREST ROLL-UP LOAN

We've looked at how much you'd end up owing if you borrowed £30,000 and the interest rolled up over five, ten, 15, 20 and 25 years. We've calculated the interest build-up and shown the cheapest (Portman), mid-range (Stroud & Swindon) and most expensive (Newcastle) schemes. We've compared the costs of fixed-rate loans that are widely available.

Even with the cheapest loan, after just ten years the amount you owe would have almost doubled, to nearly £60,000. And the difference between schemes adds up over the years, too – you'd owe around £40,000 more after 25 years with Newcastle than you would with Portman.



EQUITY RELEASE SCHEMES

	Available nationally	Provides lump sum payment	Provides regular income	Provides both lump sum and regular income	Maximum amount (£) or %	Minimum amount (£) or %	Minimum property value (£000)	Minimum age	Arrangement fee	Fees rebated on completion	Upkeep checks	Capital/inheritance protection (years)	SHIP member	Interest rate (%)	Interest type	Redemption penalty	No negative equity guarantee
HOME REVERSION PLANS																	
AMP Retirement Services Extra Income Plan – Fixed Option	see[1]		✓	✓	900,000	30,000	55	70		✓	✓	4	✓				
AMP Retirement Services Extra Income Plan – Shared Growth Option	see[1]		✓	✓	900,000	30,000	55	70		✓	✓	4	✓				
BPT Bridgewater (Home Reversions) Ltd Secured Equity Option	✓	✓			100%	50%	50	65		✓	✓		✓				
Britannic Retirement Solutions Equity Release Plan	see[2]		✓	✓	see[3]	see[4]	50	70		✓							
GE Life Equity Release Income Plan[5]	✓		✓	✓	100%	30,000	30	65			✓		✓				
Hodge Equity Release Shared Growth Option[6]	✓	✓			500,000	30%	60	65			✓		✓				
Hodge Equity Release Secured Income Partnership (Reversion Income Plan)[6]	✓	✓			95%	30%	40	65[7]		✓	✓		✓				
Home & Capital Trust The Freedom Plan	see[8]	✓			100%	20,000	75	65		✓	✓		✓				
Key Retirement Solutions Orchard Cash Plan[6]	✓	✓			90%	50%	75	65		✓	✓		✓				
INTEREST ROLL-UP LOANS																	
Abbey National Lifetime Mortgage	see[9]	✓			250000	25,001	75	60	395		see[10]		✓	7.05	fixed	✓	✓
Chesham Building Society The Equity Release	see[11]	✓			50%	25,001	125	65	495		✓			7.25	fixed	✓	✓
Dudley Building Society Interest Roll Up Plan	✓	✓			750,000	see[12]	85	75			✓			6.29	variable	✓	✓
GE Life Cash Release Plan[5]	✓	✓			see[13]	10,000	50	60[14]		✓			✓	see[15]	fixed		✓
Hodge Equity Release Mortgage Option[6]	✓	✓			500,000	15,000	60	60		✓			✓	6.95	fixed	✓	✓
Legal & General Equity Release Cash Plan Mortgage	see[16]		✓	✓	see[13]	see[17]	40[18]	60	495		✓		✓	6.95[19]	fixed[19]		✓
Legal & General Standard Equity Release Mortgage	see[16]	✓			see[13]	5,000	40[18]	60	495		✓		✓	6.95[19]	fixed[19]	✓	✓
Newcastle Building Society Lifetime Equity Release Plan	✓	✓			250,000	5,000	40	60	200					7.50	fixed	✓	✓
Northern Rock Cash Plus Home Equity Release Mortgage	see[16]		✓	✓	see[13]	see[17]	40[18]	60	595		see[20]		✓	7.19[21]	fixed[21]		✓
Northern Rock Standard Home Equity Release Mortgage	see[16]	✓			see[13]	5,000	40[18]	60	595		see[20]		✓	7.19[21]	fixed[21]	✓	✓
Norwich Union Index Linked Cash Release Plan	see[16]	✓			600,000	25,001	50	55			✓		✓	4.89[22]	variable	✓	✓
Norwich Union Flexible Cash Release Plan	see[16]	✓			600,000	15,000	50	60			✓		✓	7.55	fixed	✓	✓
Portman Building Society Equity Release Mortgage	✓	✓			see[13]	25,500	100	65	495		✓		✓	6.75	fixed	✓	✓
Scottish Widows Bank Home Equity Loan	✓	✓			see[13]	10,000		60	295	✓				7.29	fixed	✓	✓
Stroud & Swindon BS Lifetime Mortgage	see[2]	✓			see[13]	25,000	65	60	495				✓	7.15	fixed		✓
Vernon Building Society Equity Release	see[11]	✓	✓	✓	250,000	25,100	80	65			✓			5.65[23]	variable		✓
OTHER SCHEMES																	
Harpenden Building Society 70+ Equity Release Scheme	✓	✓			300,000	25,001	150	70			✓			5.45	variable	✓	
Holmesdale Building Society Equity Release Variable Interest Roll up	see[2]	✓			100,000[24]	26,000	104	70[25]						4.74	variable		
Hodge Equity Release Fixed Rate Appreciation Mortgage[6]	✓		✓	✓	75%	25,000	40	65[7]		✓	✓	4	✓	5.5[26]	fixed		
Hodge Equity Release Home Income Plan[6]	✓		✓	✓	75%	25,000	40	65[7]		✓		4	✓	8.25[27]	fixed		

Correct at 11 June 2003

NOTES

This table gives details of most of the schemes available. However, since we went to press, some new schemes have been introduced.

Schemes with a ✓ are **available nationally**. Equity income can be given either as a **lump sum, regular income** or **both**.

Maximum amount or % shows the maximum you're allowed to borrow, or release by selling if it's a reversion. Some companies express the maximum in £s, others specify a % of your home's value. Most schemes also have a **minimum amount or %** of your home's value you can borrow, or release by selling if it's a reversion, and a **minimum property value** before you can be considered. Most schemes will only accept people of a **minimum age**, usually 60, and some have special rules for combined ages for couples. Regardless of property values or your age, all companies have some sort of restriction on the type of property they'll release equity from (or buy). Most insist on freehold houses or leasehold flats with long leases. The type and construction of housing is important, too. A few companies won't consider high-rise or ex-local authority housing or sheltered accommodation.

An **arrangement fee** is charged by some companies when the scheme is set up. This is in addition to costs for property valuation and legal fees. Companies with a ✓ will **rebate** all or part of these extra fees **on completion. Upkeep checks** on your home are often carried out. They may vary in frequency from every two years to every ten years.

Opting for **capital/inheritance protection** guarantees that some of the value of your released equity will return to the estate should you die within a specified time of starting the scheme. Few schemes offer this option.

SHIP members offer customers a guarantee to follow a strict code of practice. This assures customers of the right to remain living in the property for life, a no-negative equity guarantee, and the assurance that all their legal work will be performed by a solicitor of his or her choice. A fixed **interest type** will provide peace of mind that costs won't rise, although they are usually a bit higher than capped or variable rates.

Schemes with a ✓ charge a **redemption penalty** if you pay off the loan early. This usually applies over the first few years of the loan and is often a decreasing percentage of the amount borrowed. Exemptions apply in certain circumstances, such as if you have to move into long-term care, but check how much they are.

The **no-negative equity guarantee** means you will never have to pay back more than the value of your home. Most loan-based schemes offer this guarantee. Only choose a scheme with this guarantee. It does not apply to reversion schemes.

1 Available in England, Wales and Northern Ireland **2** Available in England and Wales **3** The lesser of £1,000,000 or 100 per cent **4** £40,000 or 25 per cent of property value, whichever is higher **5** Only sold through IFAs **6** Only sold through IFAs and intermediaries **7** Woman 67, joint 69 **8** Available in England, Channel Islands and parts of South Wales **9** Currently available only in selected pilot areas **10** The exact frequency will be decided upon completion of the pilot **11** Only available locally **12** £25,001 (for capital raising) or drawdowns from £5,000 **13** Percentage released varies according to age of applicant **14** Joint 65, based on youngest age **15** Depends on age, sex and duration of loan **16** Not available in Northern Ireland **17** Lump sum £1,000; cash release £50 a month **18** £50,000 for sheltered accommodation **19** Alternative option of Bank of England Base rate + 2.30 per cent, currently 6.05 per cent (currently capped at 7.99 per cent). Variable rate if capped option taken **20** Northern Rock reserves the right to value property every three years **21** Alternative option of Bank of England Base rate + 2.5, currently 6.25 per cent variable (capped for life of loan at 7.99 per cent). Variable rate if capped option taken **22** Minimum rate. Adjusted for RPI but capped at 10.14 per cent **23** 0.5 per cent above standard variable rate **24** Or 25 per cent, whichever is lower **25** Minimum combined age 160 **26** 5.75 per cent if lump sum taken **27** 8.75 per cent if lump sum taken

property prices increase quickly, your debt can grow pretty fast, too (see 'Inside Story', September 2002, p7).

EQUITY RELEASE – THE DRAWBACKS

Flexibility You might be pretty certain now that you don't want to move, but how sure can you be that in ten or 15 years you won't want to be nearer your children or grandchildren, for example? Although you can transfer all of the schemes in our table to a new property, there are often restrictions. It can be a problem with some schemes if you want to move to sheltered accommodation, for instance, and if you move somewhere that is worth less, you may have to repay some of the loan. And roll-up loans and SAMs might leave you with too little equity to buy the new property you want.

Paying it off early If you do decide you want to pay off the loan in the early years of the scheme, perhaps because you want to sell up and move on, you may have to pay an early repayment charge. Often this is a percentage of the amount borrowed, and it generally reduces over the first few years of the scheme. Norwich Union calculates its early repayment charges based on how gilts are performing. This means you'll never know in advance how much you owe as the performance of gilts changes daily. We're concerned that this sort of charge may be unfair to consumers, and we've asked Norwich Union to review this. Pending the outcome of our discussions, we think its equity release products are probably best avoided.

Value of your estate All of the schemes will reduce the value of your estate and may mean your family ends up with little or nothing when you die. A full reversion will mean you'll have nothing to leave and, with a partial reversion, your estate will get a proportion of your home's value, depending on how much of the property you sell. Some people use this in their inheritance tax planning because, by selling part of your home, you can reduce any future liability. With a roll-up loan you'll know how much less your estate will be worth only if you go for a fixed interest rate. Even then, how much is left depends on whether your house has gone up or down in value.

Costs Interest rates on the loan-based schemes tend to be high and, with a roll-up loan, the amount owing can quickly mount up. If you go for a reversion or a SAM and house prices go up quickly, you'll have paid a high price for a bit of extra income. There are other costs, too, such as arrangement fees, valuation and legal fees, usually amounting to a few hundred pounds.

Home maintenance If you go for a full reversion, even though you will no longer own your home, you will still be responsible for maintaining it. The company will probably carry out regular upkeep checks to make sure you are doing this. This means that any home improvements you make that add value to your home will increase the return on the company's investment.

State benefits Any lump sum or income you take could affect your entitlement to means-tested state benefits like income support. Check before signing up to the scheme, and work out whether it still looks worthwhile once you've taken into account any reduction in your income. An independent financial adviser should be able to help you with this. You should also discuss any tax implications with your adviser.

INCOMING REGULATION

When the FSA takes over the regulation of mortgage advice in October 2004, loan- and mortgage-based products will fall within its remit. The FSA has categorised equity release mortgages as high risk, and the regulation will reflect this. This means there will be rules about what providers must tell you when you take an equity release mortgage out, and if they don't follow these rules and something goes wrong, you will have a right to seek redress. They should for example, provide you with a 'key facts' document that will explain the product.

These rules won't cover home reversion schemes, though, which means there will be a considerable loophole that we would like to see closed. However, the government has announced that it will soon be consulting on how these schemes could be regulated.

BUYING AN INCOME WITH EQUITY RELEASE

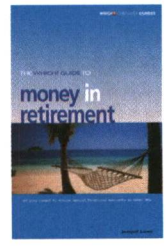
If you decide you want to take an income from the equity you've released, you'll often have to buy an annuity from the provider. You could be better off choosing a scheme that lets you take a lump sum, as this gives you more choice. You might find, for example, that you'd get more if you shopped around for an annuity yourself.

The amount you get from some of the schemes is pretty paltry. We've looked at what an 80-year-old-woman in good health – let's call her Margaret – living in a house worth £135,000, who wants to release at least £30,000, could get.

Britannic Retirement Solutions (BRS) gave us figures based on a £50,000 reversion. This would give Margaret an income of just £2,299 a year (£192 a month), in return for which she would have sold 37 per cent of her property. In this case, BRS has given Margaret full market value for her £50,000. However, we've calculated that Margaret would get a similar income with just £20,000 if she shopped around for an annuity. The low annuity rate paid by BRS means that Margaret would have to live for more than 20 years – until she is 100 – to get back her £50,000.

Margaret would get £1,643 a year (£137 a month) if she borrowed £30,000 with Hodge's Home Income Plan, or £2,925 (£244 a month) with its Fixed Rate Appreciation Mortgage. With both of these, the interest is deducted before she receives the income, so it's being paid off as she goes along. She gets more from the Fixed Rate Appreciation Mortgage because, in return for a lower rate of interest now, Hodge will take a share in any increase in her house's value when it's sold. This means that, if her house goes up in value, the amount she owes gets bigger each year.

One problem with schemes that require you to buy an annuity is that, if you die soon after taking out the scheme, you don't get the full value of your reversion or loan. This isn't a problem with the schemes offered by Northern Rock and Legal & General, though. These release the amount you've borrowed in regular monthly payments that are not subject to tax. When you die and the house is sold, the payments stop, and therefore stop being added to the loan. However, these are roll-up schemes, so the debt is getting bigger as the interest is added on.



WHICH? BOOKS

To find out more about financial security in later life, get a copy of *The Which Guide to Money in Retirement* (£10.99). To order this book, call us on **0800 252 100** and quote code MONRET (BKPW08).

FURTHER INFORMATION

www.hitrust.org Home Improvement Trust, for further information about loans for home improvements

www.helptheaged.org.uk Help The Aged has a factsheet about equity release mortgages

ask the experts

This month, questions on clothes labels

Send us your questions
experts@which.net
Ask the experts,
PO Box 44 Hertford X,
SG14 1SH

Sandie Mattioli unravels the wash-care symbols, explains why you shouldn't use fabric conditioner on towels, and more

Come clean on symbols

Q I'm confused about the wash-care symbols I see on clothes. Can you tell me what they mean?

A There are five basic symbols that you're likely to come across. A wash tub gives washing information – the washing machine program that you should use, the temperature of the water, and the spin speed. The number inside the tub shows the maximum water temperature, in °C. Bars underneath the tub refer to rinsing and spinning. No bars means the garment can be spun and rinsed as normal. One bar indicates that the spin speed should be reduced. Two bars means the clothes need a very mild wash action, but can be spun and rinsed normally – such items shouldn't be wrung by hand. If the tub contains a hand, wash the item by hand at 40°C or lower.

A triangle means that you can safely use a cold, dilute solution of bleach (Cl stands for chlorine). If the triangle has a cross over it, it means the item can't be bleached.

A circle inside a square means you can tumble-dry something. The dots indicate temperature – one for lower heat, two for higher heat. Again, a cross over the symbol means don't tumble dry. A circle with no square round it stands for dry-cleaning. The letter indicates the type of chemical and the wash action needed – this information is for the dry-cleaner. If the circle has a cross over it, the item shouldn't be dry-cleaned.

An iron indicates ironing. The dots correspond to the dots on an iron. Three dots are for linen and cotton, two for synthetics, and one for woollens and silk.

The clothes-care labelling scheme was laid down by an international standard, the aim of which was to develop a system that could be easily understood all over the world. The symbols are there for a reason and it's important that you follow them because, if you don't, your clothes could be spoilt – if you use, bleach, say, or tumble-dry when you shouldn't. However, not all the symbols are self-explanatory, and we think it would be more helpful if manufacturers added some words.

The same but different

Q Why do similar clothes have different wash and care instructions? Some children's clothes I bought from one shop say do not tumble-dry, while similar items from another shop say they can be tumble-dried.

A The clothes may appear to be similar but are most likely made from different fibres or blends, some of which can change size or become 'furred' by tumble-drying. An item that is suitable for tumble-drying will have been treated to protect against these effects.

Lying labels?

Q A lot of clothes these days say 'dry-clean only'. Is it really necessary to follow this advice?

A Clothes manufacturers tend to give good cleaning advice so, even if you suspect they're being over-cautious, it's best to follow what they say. The growth in dry-clean-only items is mostly due to the increasing use of delicate fabrics.

How to treat knits

Q What's the best way to wash woollens?

A As with any item, you should always check the cleaning instructions. But, generally, brush the garment gently first to remove any surface dirt (use a damp sponge for knits and finer fabrics). Wash wool and knits by hand at low temperatures. Wash them inside out and use lots of water but don't leave them to soak because they may lose their shape. Use detergents specifically for wool as these have a neutral pH and don't contain bleach. Do not rub or wring items, squeeze them gently. Some woollens can be machine-washed and will be labelled as such. You can freshen up woollen garments by hanging them in a steamy bathroom.

Soapy towels

Q Why do care labels on towelling advise against the use of fabric conditioners?

A Fabric conditioners coat each fibre of the towels. Over time, this coating builds up and reduces absorbency, leaving towels feeling 'soapy'. You can counteract this effect by washing the towels several times in a typical detergent but without fabric softener.

Keeping dry when wet

Q What's the best way to wash outdoor clothing to ensure it stays waterproof?

A Certain ingredients in detergents can break down the polyurethane coating, which is what gives the items their water-repelling and waterproofing qualities. So waterproof items usually suggest dry-cleaning or washing with soap. However, you can wash Gore-Tex clothes with any detergent (biological, non-biological, with or without bleach). Never use fabric conditioner on Gore-Tex clothing: it will ruin its water-repellent qualities. For more details, ring Gore-Tex on 0800 833357.

Items other than Gore-Tex should be washed in a soap-based product like soap flakes (remember you can't use soap flakes in a front loader, so, if you have this type of machine, you'll have to wash them by hand).

QUESTIONS, PLEASE

Our experts are now looking for questions on: ● **Credit scoring** ● **Plasma TVs** ● **Childproofing your home** ● **Your rights when travelling by plane** ● **Company pensions** and ● **Glasses and contact lenses.** Send your questions to **'Ask the experts'** at our Hertford address, above, or email **experts@which.net**. We may edit letters or use only an extract. We regret that our experts will answer only questions that we publish.

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION KEVIN EVANS

TRANSPORT

RAIL ADVICE ON THE WEB

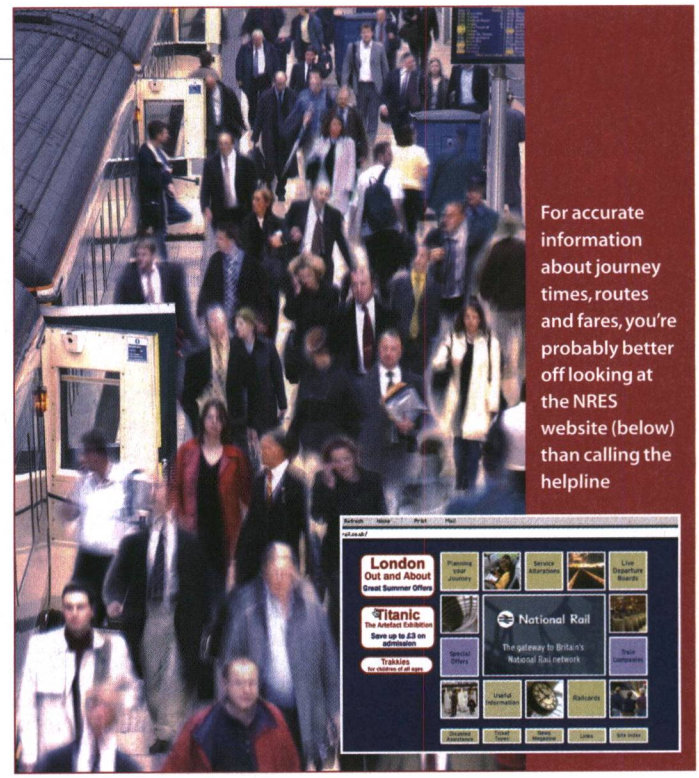
In March this year, the National Rail Enquiry Service (NRES) launched an online journey planner, National Rail Enquiries Online (**www.nationalrail.co.uk**). We decided to put the new website to the test because, when we tested rail advice from the NRES helpline and mainline stations last year, only a third of questions were answered correctly (see 'No points for rail advice', *Which?*, May 2002, p12).

For our last report, we drew up a list of 20 questions to test the quality of advice across the network. We were able to put only 13 of these questions to the website as it can't deal with more complicated queries. We also tested the NRES helpline again with the same 20 questions to see if there was any improvement – last year it got only three of the questions right. The online service was easy to navigate and got 10 of the 13 questions correct. And having a 'cheapest' option means that the rail journey and fare offered doesn't default to the fastest and most expensive route.

Some of the questions it got wrong relate to journey routes. It specifies the cheapest London to Bath fare, for example. But it gives the wrong journey details. It also doesn't allow you to travel from Evesham to London Waterloo via Reading so you don't have to go on the tube. The other question it got wrong relates to purchasing special offer tickets, as it didn't pick up on GNER's Weekend First upgrade. We think that these tickets should be given as most people will want to find the cheapest deals.

The online service is a basic journey planner that tells you how to get from A to B at a specific time, for the cheapest price. But it was still more accurate than the NRES helpline. Although many of the customer services people were very helpful, they managed to get only six of the 13 (eight of the 20) questions right. Although this is an improvement on last year, it's nothing to boast about.

We're not sure why the online service worked so much better than the phone one. But it's clear that there's still a lot of room for improvement.



For accurate information about journey times, routes and fares, you're probably better off looking at the NRES website (below) than calling the helpline

RAIL ADVICE Questions we asked

Here are some of the questions we asked the NRES website. They're designed to test various aspects such as fares and competing routes. All the right answers can be found in the National Fares Manual or the National Conditions of Carriage.

● **I must get from Manchester Piccadilly to London by about 11:00 tomorrow. What's the cheapest fare?**
Right answer Travel to Euston and it will cost £175 – the Saver isn't valid on trains that arrive before 11:00. But go via Chesterfield and you can get to London St Pancras in time and for £49. If you buy this ticket, you'll have to return the same way. But, if you want to return from Euston, you can buy a £50 Saver, which is valid on either route.
Web result ✓ Offers the £49, but not the £50 fare. So it does quote the cheapest.
Phone result ✓

● **I want to get the 06:17 train from Bangor to Euston tomorrow. How much is a single?**
Right answer £55.90 for a Saver, which is valid on all trains from North Wales.
Web result ✓
Phone result ✓

● **I want to get from Bristol Temple Meads to London by 10:15 tomorrow. What's the cheapest single?**
Right answer It costs £43.50 to Paddington, but go via Salisbury to Waterloo and it's only £21.
Web result ✓
Phone result ✕ Quoted the £43.50 fare.

● **I want to get from London to Bath and back tomorrow. I need to be in Bath by about 10:45 – what's the cheapest fare?**
Right answer Travel from Waterloo to Bath, changing at Salisbury. You'll arrive at 10:28 and it costs just £25.60.
Web result ✕ Gets the fare right, but not the route.
Phone result ✕ Quoted an Open Return fare of £83.

● **I'm travelling to Waterloo from Evesham but want to avoid London and the tube. Is this possible and, if so, how much is a single?**
Right answer Change at Reading and go direct to Waterloo instead for £24.20.
Web result ✕ It doesn't give this route.
Phone result ✓

● **I want to catch the 17:55 from Euston to Manchester tomorrow. How much is a single with a senior railcard?**
Right answer £32.35. The card lets you use a Saver on peak-time trains and gives you a third off.
Web result ✓
Phone result ✕ Quoted £65 as it's peak-time travel.

● **I'm travelling from Brighton to Dunbar. I want to get the 11:00 train from King's Cross, but that doesn't stop at Dunbar. Can I go to Edinburgh and come back from there to Dunbar? Is that OK with a ticket that's only valid to Dunbar?**
Right answer You cannot normally double-back like that, but in the case of Dunbar it's OK.
Web result ✓
Phone result ✕ Said you can't and must pay extra.

PHOTOGRAPHY GETTY IMAGES

best buymonitor

Each month, we keep you up to date with the cheapest prices for Best Buys from past tests which are still available. Copies of past articles can be found at www.which.co.uk/whichextra

Minolta Riva Zoom 115

Canon EOS 300

Binatone MD 1000

Compaq iPaq H3950

Canon MPC400

Canon i550

Epson AcuLaser C900

BEST BUY MONITOR

	Best Buys	Price (£)	Where to buy on the high street	Online price (£)	Where to buy online	Notes
COMPACT CAMERAS Last report December 2002 Next update December 2003						
35mm	Minolta Riva Zoom 115	99	John Lewis	85	unbeatable.co.uk/which	A Best Buy for two years running, the 115 is also one of the smallest cameras around. It has a 37.5 to 115mm zoom range.
	Minolta Riva Zoom 160	200	Argos, Jessops	151	unbeatable.co.uk/which	Almost identical to the '160 Date', the highest scoring model in our last report. Its zoom range is 37.5 to 160mm.
	Olympus Superzoom 80G	70	Jessops	63	unbeatable.co.uk/which	High-street price has fallen by £10 since our tests, so it's even more of a bargain. Its zoom range is 38 to 80mm.
APS	Fujifilm Nexia 230 ix Z	50	Boots, Dixons, Jessops, Miller Brothers	50	boots.co.uk	Good picture quality, though not as good as any of the 35mm Best Buys. It also has a shorter flash range and is poor for close-ups. The high-street price has fallen by £20 since our tests.
Discontinued or significantly altered Best Buys Fujifilm Zoom Date 90						
SLR CAMERAS Last report May 2002						
	Canon EOS 300 with 28-90mm 4/5.6 USM lens	170	Jessops (body only)	305	collegecameras.co.uk	Good camera though not quite as impressive as the Nikon. Replaced by EOS 300V, but stocks available on the internet.
	Nikon F80 with a 28-100mm zoom lens	380	Jessops	377	unbeatable.co.uk/which	Now most widely available with a 28-100mm lens, rather than the 28-80mm one which featured in our report. Excellent camera.
Discontinued or significantly altered Best Buys Pentax MZ-30						
CORDLESS TELEPHONES Last report March 2003 Next report March 2004						
	Binatone MD 1000	*40*	Independents	50	landlinephones.co.uk	Handset can store 40 numbers. It has a slightly quieter handset than the other Best Buys, but has cheaper additional handsets.
	BT Diverse 4010 Executive SMS	55	Co-operative Group	84	24-7electrical.co.uk	Large operating range and the best sound quality on test. Good range of features, including texting and 200-number memory.
	BT Freestyle 2010	55	Miller Brothers	63	qed-uk.com	Can store 27 numbers, including seven on the base unit. It's the only Best Buy which can be wall-mounted.
Discontinued or significantly altered Best Buys Vtech VT550						
PDAs Last report January 2003						
Pocket PC	Compaq iPaq H3950	300	Comet, John Lewis	300	comet.co.uk, johnlewis.co.uk	Easy-to-use and solidly built PDA. Price may start to fall following the introduction of new models in July.
	Compaq iPaq H3970	330	Carphone Warehouse	330	carphonewarehouse.co.uk	Identical to H3950 but with built-in Bluetooth. Again, prices may start to fall, following the introduction of new models.
	Dell Axim X5 Performance	267	Direct from Dell only	267	dell.co.uk	Impressive first PDA from Dell, at an equally impressive price. Frequently offered at lower promotional prices on Dell's website.
Discontinued or significantly altered Best Buys Sony Clie PEG-SJ30, Sony Clie PEG-SL10						
COLOUR ALL-IN-ONE PRINTERS Last report March 2003						
	Canon MPC400	179	John Lewis	179	johnlewis.co.uk	High-street price has fallen by £70. A good printer, but scanning is poor for curved materials, such as books, and text recognition.
	Canon MPC600f	269	John Lewis	238	ebuyer.com	Also incorporates fax function. Like the MPC400, its printing is good, but it's let down by the same aspects of scanning.
	HP PSC 2110	150	Comet, Jessops, John Lewis	115	comet.co.uk	Received the best printing score on test, thanks to its versatility. Outdoes the Canons for text recognition and scanning books.
Discontinued or significantly altered Best Buys HP Officejet D135						
COLOUR INKJET PRINTERS Last report July 2003 Next update January 2004						
	Canon i550	120	Comet, John Lewis, PC World	100	ebuyer.com	Good text and photo quality, and it's relatively cheap to run. Let down only by average-quality colour graphics printing.
	Canon i950	289	Jessops	251	pixmania.co.uk	Like the i550, among the cheapest printers to run. Excellent colour graphics and photos, though text printing is quite slow.
COLOUR LASER PRINTERS Last report July 2003						
	Epson AcuLaser C900	500	John Lewis, PC World	481	ebuyer.com	Good value printer, with similar scores to the other Best Buys. However, it's also slightly less versatile than the other Best Buys.
	HP 2500L	699	John Lewis	648	technoworld.com	Highest-scoring model by a hair's breadth. Best photo print quality of the laser printers and also the cheapest to run.
	Minolta QMS Magicolour 2300 DL	700	PC World	640	technoworld.com	Best choice for general colour graphics, though photo quality is the worst of the Best Buys.

Where no high-street-chain price was found, a guide price is given in *italics*.
Phone the manufacturer for local stockists (contact details are on p58). Internet prices include delivery.

NEXT MONTH Domestic appliances

Vacuum storage bags are useful for storing bulky items such as duvets

SPACE SAVERS

If you need to store a spare duvet or fit more clothes in your suitcase, a space-saving storage bag might be just what you need.

There are two main types – those you roll up to get the air out, and those you use with a vacuum. The roll-up types are harder work as it's down to you to get the air out. Vacuum bags are less work – assuming they're well designed and easy to use – as they leave the hard work to the vacuum. We bought four different storage bags – Pack-Mate, Space Bag, Vacuum Travel System and Pac-Vac-'n'-Stack – and tried them with clothes, pillows and duvets.

Overall there wasn't much to choose between the different bags, although we recommend the Pack-Mate and Space Bags of the ones we tested, as they were better designed and easier to use.

Pack-Mate bags are available in two types, Original (roll up) and VacuSac (for use with a vacuum). Both work well. Take care not to overfill the Pack-Mate Original as it can make the zip awkward to use and the bag loses its vacuum if filled too full. There are also some separate parts for closing the zip that could get lost. The duvet and pillows we packed regained their original size immediately, even after a month in the bags. Pack-Mate Original bags cost £15 for a trial set of four different-sized bags. A pack of two VacuSac bags and two Original bags costs £27. To order, call 0800 652 7730 or visit **www.packmate.co.uk**.

Space Bags also come in roll up and vacuum types. We tried the roll ups (called travel space bags), which work well, and the instructions are helpfully written on the bags themselves. The Space Bags don't have detachable parts, so there's nothing to get misplaced between uses. A pack of two travel bags and six vacuum bags costs £34 from JML direct on 0870 443 1007 or **www.jmldirect.com**.

Choosing an annuity

Since September 2002, the FSA has forced pension providers to tell consumers of their right to shop around for an annuity when approaching retirement. To help people make the best decision, the FSA has now extended its range of comparative tables to include annuities. These tables will help you work out how much income you can get with your built-up pension pot.

The tables are fairly straightforward to use. You key in the size of your pension pot, your sex and the age at which you'll buy the annuity. You have a few choices to make about the type of annuity you'd like. For example, you must decide whether you want the annuity to cover just you, or to protect your spouse after you die. You should also state if you're a smoker – smokers benefit from higher annuity rates because they're not expected to live as long as non-smokers. This produces a table that shows how much you could get a month with different providers. The information in the tables is updated daily. You can sort these results depending on whether you want your income to increase after you've retired or not. But remember, an annuity that will rise in future means a lower starting income.

The FSA tables don't give rates for all annuity options – and they're not a substitute for taking independent financial advice. Rates for annuities covering those in poor health aren't included. The tables cover only conventional annuities – if you want an annuity linked to investment performance, take independent financial advice. For more information on all aspects of annuities, see our report 'Funding the future' (*Which?*, January 2003, p40).

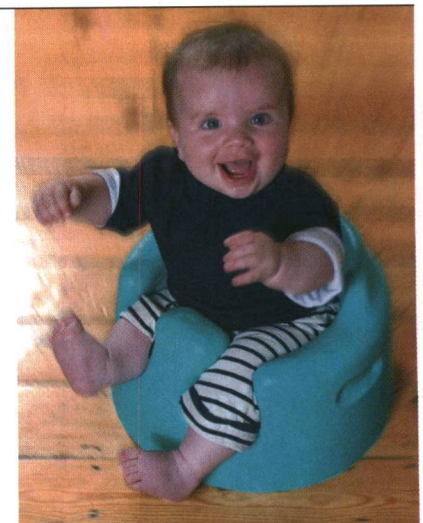
We think the FSA's annuity tables are a good starting point for consumers to make the most of their retirement income. They can be found at **www.fsa.gov.uk/tables/**

Are you sitting comfortably?

The Bumbo Baby Sitter (£29.50 from **www.urchin.co.uk**, £26 from **www.grobag.co.uk**, both including postage), might look like a futuristic potty but it's actually a portable seat. Suitable from about four months, or when your baby is able to support its own head, the seat can be used until he or she weighs 10kg (around their first birthday).

We gave four families the Bumbo seat to try out for a couple of weeks. They all said it was robust and easy to clean, but there were mixed feelings about its usefulness. How highly the seat was rated depended on the user's age and physical development. Willoughby's mother liked the idea of the seat, but she felt it didn't offer quite enough support for her four-month-old son's back. Emily, at 11 months old, could get out of the seat by herself, making it insecure and of limited value. In the middle, William (six months) and Sasha (nine months) seemed to enjoy using the seat and Sasha's parents thought it was good for feeding outdoors and even for the changing rooms at the local pool.

So time your purchase carefully. Your baby needs to be strong enough to sit upright, but not able to pull their legs free or tip the seat over. And, if your baby has particularly plump thighs, the seat might never be comfortable.



The Bumbo Baby Sitter scored with this tester

PHOTOGRAPHY JONNY THOMPSON, ROBIN BECKHAM

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. If you need instant access to your money, you should choose an account that has a cash card.

Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your level of savings.

We also show **how the account is run**, the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give. All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		INTEREST (%) GROSS[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
EASY-ACCESS								
Abbey National eSaver	internet	4.05[2]	4.05[2]	4.05[2]	4.05[2]	1		✓
Cahoot Savings	internet	4.02	4.02	4.02	4.02	1		
Halifax Web Saver	internet	4.00	4.00	4.00	4.00	1		
ING Direct (UK) Savings Account	post/tel/net	4.22	4.22	4.22	4.22	1		
Newcastle BS Net Savings	internet		3.65	3.65	3.80	1,000		
Northern Rock Tracker Online	internet	4.31[3]	4.31[3]	4.31[3]	4.31[3]	1		
Scottish Widows Instant Transfer	postal/tel	3.75[4]	3.75[4]	3.75[4]	3.80[4]	100		
NOTICE								
Chelsea BS Double Guarantee 90	postal/tel		4.45	4.45	4.45	1,000	90	
L&G 50 Day Notice Tracker	postal/tel	3.92	3.92	3.92	3.92	1	50	
Portman BS Bonus Extra	postal			4.50[5]	4.50[5]	2,500	75	
Safeway Postal Notice	postal		4.00	4.00	4.00	500	60	
Scarborough BS S'borough 80 Issue	postal/tel	4.05[6]	4.05[6]	4.05[6]	4.05[6]	100	80	
Scottish Widows Bank 60 Day	postal/tel	3.80[4]	3.80[4]	3.80[4]	3.90[4]	100	60	

1 Rate before tax 2 Includes a variable bonus (currently 0.35 per cent) payable for first six months
3 Includes a bonus of 0.31 per cent payable for first six months 4 Includes a bonus of 0.5 per cent payable for first six months 5 Includes a bonus of 0.75 per cent payable to 31 January 2004 6 Includes a bonus of 0.95 per cent payable for first six months

All rates correct at 15 July 2003 Based on data supplied at www.moneyfacts.co.uk

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We show the **minimum initial deposit** and any **notice period,** and indicate in the footnotes whether an account meets the government's Cat standards and whether it **accepts** transfers from other Isas.

Most of the Best Buys offer the same rates for their Tessa-only Isas.

	INTEREST (%) GROSS							
	£0-£2,999	£3,000-£5,999	£6,000-£8,999	£9,000-£11,999	£12,000-£14,999	£15,000	Minimum initial deposit (£)	Notice (days)
Abbey National[2]		350	3.85	4.15	4.30	4.30	3,000	
Buckinghamshire BS[2]	3.50	3.85	4.10	4.20	4.20	4.20	100	
HSBC[1,2]	3.35	370	370	4.00	4.00	4.35	1	
Intelligent Finance[1,2]	4.05	4.05	4.05	4.05	4.05	4.05	1	
Kent Reliance BS[1,2]	4.20	4.20	4.20	4.20	4.20	4.20	1	
Lloyds TSB[1,2]	3.00	4.00	4.00	4.25	4.25	4.25	10	
Monmouthshire BS[1,2]	4.25	4.25	4.25	4.25	4.25	4.25	10	
RBS	3.05[3]	3.85	4.10	4.20	4.20	4.20	1	60
Safeway[1,2]	4.20	4.20	4.20	4.20	4.20	4.20	10	
Shepshed BS[2]	4.20	4.20	4.20	4.20	4.20	4.20	100	60
Skipton BS	2.75	4.10	4.10	4.10	4.10	4.10	500	30
Tipton & Coseley BS[1]	4.05	4.05	4.05	4.05	4.05	4.05	1	7

1 CAT standard
2 Accepts transfers
3 3.45 per cent paid on balances from £500 to £2,999

All rates correct at 15 July 2003 Based on data supplied at www.moneyfacts.co.uk

TESSAS

Although you can no longer take out a new Tessa, you can keep your existing one until it matures and keep adding to it (up to £1,800 a year). If you are not getting a good rate of return from your current Tessa provider, you could consider switching. Use our table to see how your rate compares with our Best Buys.

All our Best Buy Tessas are available nationally and all will allow you to switch to them from your current provider. Some small building societies offer good rates of interest to local savers, so it's worth checking locally before you switch. We show the annual interest rate before tax on four levels of savings. Choose an account that is highlighted in red for the amount nearest to your savings. We also give details of any transfer penalty charged for switching to a different provider.

When your Tessa matures, you can transfer the cash originally invested (but not the accumulated interest) into a cash Isa or a Tessa-only Isa.

	INTEREST RATE (%)				PENALTIES
	£500	£1,000	£3,000	£9,000	Transfer penalty
Bank of Scotland Classic	3.75	3.75	3.81	3.86	
Barclays Tiered Rate Tessa	3.40	3.40	3.60	3.85	
Birmingham Midshires Variable Rate		4.00	4.00	4.00	
Cheshire BS Tessa 3	4.65	4.65	4.65	4.65	
Harpenden BS Tessa	4.25	4.25	4.25	4.25	
HSBC Tessa	4.35	4.35	4.35	4.35	
Julian Hodge Bank Tessa	4.00	4.00	4.00	4.00	30 days' notice
Leeds & Holbeck BS Tessa 2nd Issue	3.80	3.80	3.80	3.80	
Lloyds TSB Tessa	4.00	4.00	4.00	4.00	
Monmouthshire BS Tessa 3rd Issue	4.25	4.25	4.25	4.25	30 days' notice
National Counties BS Tessa			3.75	4.00	
NatWest Tessa Reserve	3.82	3.82	3.82	3.82	
Newcastle BS Tessa 3		3.80	3.80	3.80	30 days' loss + £25 fee
Shepshed BS Tessa 1	4.10	4.10	4.10	4.10	

All rates correct at 15 July 2003 Based on data supplied at www.moneyfacts.co.uk

REQUEST A TEST
If you've seen something new you'd like us to test, e-mail us at **allchange@which.net**

roundup

ONLINE PATIENT COMMUNITY
Thirdaid (**www.thirdaid.com**) is the world's first online service to bring together patients and carers from around the globe. More than 5,000 patients have signed up to use this free service, which provides online communities for over 800 medical conditions. It acts as a meeting ground for patients and carers to talk anonymously about their conditions and to share experiences, tips and opinions about how to cope.

Thirdaid offers great potential to provide a support network to patients and carers. The accuracy of information cannot be guaranteed, however, so it shouldn't be used as a substitute for seeking professional medical advice, diagnosis and treatment.

PRODUCT TEST

IT'S A WRAP

Next time you need to send something fragile through the post, try Air-Wrap, an inflatable plastic bag that provides a protective cushion for whatever's inside it. Available in four sizes – small (15 x 20cm, £2.99), medium (20 x 36cm, £3.99) large (28 x 38cm, £4.99) or bottle-shaped (£4.99) – it consists of a plastic pouch, a straw and a cardboard carton. You place your item in the pouch, inflate it by blowing through the straw, seal the valve and put the package into the cardboard carton for posting.

We used Air-Wrap to pack various breakable items, including glass, shell and pottery ornaments (which we thought might cause punctures), CDs, clip frames and wine bottles, and dispatched them through the post. Though you need quite a lot of puff for the bigger containers – particularly the bottle type – the smaller pouches are inflated in seconds. They certainly looked secure and all contents arrived unscathed. The cardboard cartons were slightly bashed, though, and had started to open in places where we hadn't used tape.

The instructions advise puncturing the pouch to remove the contents, but this means they can be used only once. We tried reusing the pouches by carefully deflating and reinflating them but found some of them far less resilient on second use. Air-Wrap's not cheap and it seems wasteful to use it only once.

However, it's definitely a convenient and reliable way to protect fragile items in the post or in your suitcase. Air-Wrap (www.airwrap.co.uk) is available on the high street from WH Smith and Staples.

Air-Wrap is useful for protecting fragile items that you need to send through the post

Recording your home contents

PHOTOGRAPHY JONNY THOMPSON ILLUSTRATION PAUL BOMMER

As last month's report on house insurance points out (see 'What's it worth?', *Which?*, July 2003, p36), it's essential that you have enough insurance to cover the real cost of replacing your possessions in the event of theft, flood or fire. If you go for a sum-insured policy, it's up to you to specify the amount of cover you need. We've come across a product that helps with the tricky business of valuing your possessions.

MyHomeInventory is a piece of software that calculates the value of your home contents. You can download the software from the company's website at **www.secureinventories.com** (£29.50) or buy the CD-Rom (£32). You then use it to build up a list of your household contents, and their value, room by room. You choose items from a comprehensive list split into different categories and sub-categories – for example, electrical goods or clothes. You specify a price for each item and you can also add notes, serial numbers and purchase date.

Once you've entered all your belongings (which could take several hours), you should have an accurate list and the total value of your belongings. If you like, you can then send your list to MyHomeInventory so it can be stored securely and retrieved in the future if you need to. This is free in the first year, and £10 for each subsequent year.

MyHomeInventory is a useful tool, but you could save money by doing it yourself with a pen and paper or a spreadsheet. You could then keep a copy at work or with friends or family.

CONTACTS

Use these contacts and links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.co.uk/whichextra. You can visit any of the sites listed by going to the site and choosing the 'Web links' feature from the 'Extras' menu

ALL CHANGE (p53)
Air-Wrap www.airwrap.co.uk
sold in larger branches of
WH Smith (0870 444 6444/
www.whsmith.co.uk) and Staples
(0800 141414/www.staples.co.uk)
Grobag 0870 6060 276
www.grobag.com
National Rail Enquiry Service
08457 484950
www.nationalrail.co.uk
Urchin 0800 035 1001
www.urchin.co.uk

AVOIDING TRAFFIC JAMS (p10)
AA 0870 600 0371
www.theaa.co.uk
A-Z Map Company 01732 781000
www.a-zmaps.co.uk
Collins 0870 900 2050
www.harpercollins.co.uk
GPS Warehouse 020 8893 9393
www.gpsw.co.uk
HP 0845 270 4222
www.hp.co.uk
Lexibook +44 (0)1420 477922
www.lexibook.co.uk
Michelin 01782 402 000
http://uk.webmichelin.com/
Microsoft 0870 6010100
www.microsoft.co.uk
Navman www.navman.co.uk
Philips 020 7644 6940
www.philips-maps.co.uk/
PowerLoc Technologies
www.destinator.co.uk
RAC 020 8917 2500
www.rac.co.uk
TomTom +31 20 4469 469
(Amsterdam)
www.tomtom.com
TrafficMaster 08705 561712
www.trafficmaster.co.uk
VDO Dayton 0121 326 1162
www.vdodayton.com
ViaMichelin www.viamichelin.co.uk
Yeoman 01590 679 777
www.travelm8.com

BATTERIES (p22)
Less widely available brands
Energizer 020 8920 2303
www.energizer.co.uk
Panasonic 01344 853265
www.panasonic-batteries.com
Rayovac 0800 220809
www.rayovac.com
Uniross 01275 858101
www.uniross-batteries.com
Varta 0800 220809
www.varta-consumer.com
Other useful information
Rebat www.rebat.com
(Rebat is an initiative managed by the British Battery Manufacturers Association020 7838 4800/
www.bbma.co.uk)

BEST BUY MONITOR (p54)
Compact cameras
Minolta 01908 200 400
www.minolta.co.uk
Olympus 020 7253 2772
www.olympus.co.uk
Fujifilm 01234 217 724
www.fujifilm.co.uk
SLR cameras
Canon 08705 143723
www.canon.co.uk
Nikon 020 8481 6875
www.nikon.co.uk
Cordless phones
Binatone 01325 304 473
www.binatonetelecom.com
BT 0845 60 633 00
www.bt.com
PDAs
Compaq 0845 270 4222
www.hp.com
Dell 0870 152 4699
www.dell.co.uk
Colour all-in-one printers
Canon 08705 143 723
www.canon.co.uk
HP 0845 270 4222
www.hp.co.uk
Colour inkjet printers
Canon 08705 143 723
www.canon.co.uk
Colour laser printers
Epson 08702 416900
www.epson.co.uk
HP 0845 270 4222
www.hp.co.uk
Minolta 01784 442 255
www.minoltaqms.com

BROADBAND (p14)
AOL 0800 376 5432
www.aol.co.uk
BT Openworld
0800 800001
www.btopenworld.co.uk
Demon 0800 027 9200
www.demon.net
FairBroadband 0871 900 2899
www.fairbroadband.com
Freedom2Surf
01727 811 530
www.freedom2surf.net
Freeserve 0800 970 8890
www.freeserve.com
Nildram 0800 197 1490
www.nildram.net
NTL 0800 052 2000
www.ntl.co.uk
One.Tel 0800 957 0199
www.onetel.co.uk
Telewest Broadband
0800 953 5383
www.telewest.co.uk
Tiscali 0845 660 1001
www.tiscali.co.uk
Virgin 0500 558800
www.virgin.net

CONTRACTING OUT (p34)
Clerical Medical 084591 50011
www.clericalmedical.co.uk
Eagle Star 0800 085 3250
www.eaglestar.co.uk
Halifax 0870 607 6770
www.halifax.co.uk
Legal & General
0800 917 0719
www.landg.com
Marks & Spencer
0800 363 428
www.marksandspencer.com
NFU Mutual 0800 622323
www.nfumutual.co.uk
Norwich Union 0845 610 0010
www.norwichunion.com
Scottish Equitable 08456 10 00 10
www.scottishequitable.co.uk
Scottish Life via IFA
Scottish Mutual via IFA
Scottish Widows 0845 608 0371
www.scottishwidows.co.uk
Skandia Life via IFA
Standard Life 0845 6060198
www.standardlife.co.uk
Virgin Money 08456 101010
www.virginmoney.com
To get a state retirement pension forecast
Retirement Pension Forecast Team
0845 3000168
www.thepensionservice.gov.uk
To find an independent financial adviser (IFA)
IFA Promotion
0117 9711177
www.unbiased.co.uk
Institute of Financial Planning
0117 945 2470
www.financialplanning.org.uk
The Society of Financial
Advisers (SOFA)
020 7417 4442
www.sofa.org

DISHWASHERS (p38)
AEG 08705 350 350
www.aeg.co.uk
Beko 01923 81 81 21
www.beko.co.uk
Bosch 0870 727 0446
www.boschappliances.co.uk
Hotpoint 08701 50 60 70
www.hotpoint.co.uk
Indesit 08700 104 309
www.indesit.com
Miele 01235 55 44 55
www.miele.co.uk
Siemens 0870 840 3300
www.siemensappliances.co.uk
Smeg 0800 952 0711
www.smegappliances.co.uk
Whirlpool 0870 600 8989
www.whirlpool.co.uk
Zanussi 08705 727 727
www.zanussi.co.uk

EQUITY RELEASE SCHEMES (p48)
Abbey National 0870 608 0091
www.abbeynational.co.uk
AMP Retirement Services 0800 707580
www.amp-online.co.uk/equityrelease
BPT Bridgewater (Home Reversions)
01372 742 741 (south);
0161 929 5147 (north)
www.bpt-bridgewater.co.uk
Britannic Retirement Solutions
0800 068 0096
www.britannicretirement.com
Chesham Building Society
01494 782575
www.thechesham.co.uk
Dudley Building Society
01384 231414
www.dudleybuildingsociety.co.uk
GE Life via IFAs
www.gelife.co.uk
Harpenden Building Society
01582 765411
www.harpendenbs.co.uk
Hodge Equity Release 0800 731 4076
www.hodgeequityrelease.com
Holmesdale Building Society
01737 245716
www.holmesdale.org.uk
Home & Capital Trust 0800 253 657
www.homecapital.co.uk
Key Retirement Solutions
0800 064 7075
www.keyrs.co.uk
Legal & General 0870 0100338
www.landg.com
Newcastle Building Society
0845 606 4488
www.newcastle.co.uk/mortgage/index.htm
Northern Rock 0845 600 2220
www.northernrock.com
Norwich Union 0800 015 4015
www.norwichunion.com/equityrelease
Portman Building Society
0800 0680230
www.portman.co.uk
Scottish Widows Bank 0845 845 0829
www.scottishwidows.co.uk/bank
Stroud & Swindon BS 08457 252423
www.stroudandswindon.co.uk
Vernon Building Society
0845 129 7100 /0800 32 82 229
www.thevernon.co.uk
Other useful contacts
Help The Aged 0808 800 6565
www.helptheaged.org.uk
The Home Improvement Trust
0800 7837 569
www.hitrust.org

GENETIC TESTING (p44)
Information on breast cancer
Breakthrough Breast Cancer
www.breakthrough.org.uk
CancerBACUP 0808 800 1234
www.cancerbacup.org.uk
Information on deep vein thrombosis
Patient information on thrombophilia can be found at www.bcshguidelines.com/pdf/thrombophilia_patient140203.pdf
Information on diabetes
Diabetes UK 020 7424 1030
www.diabetes.org.uk
Diabetes Genes
www.ex.ac.uk/diabetesgenes/
Information on heart disease
British Heart Foundation
08450 708070
www.bhf.org.uk
For general information
Consumers' Association
www.which.net/campaigns/health/genetics
Human Genetics Commission
www.hgc.gov.uk/genesdirect
Genetics Interest Group
www.gig.org.uk
GeneWatch UK
www.genewatch.org
Human Genetics Alert
www.hgalert.org

INSIDE STORY (p8)
Ofwat 0121 625 1300
WaterVoice 0121 644 5252

MAKEOVER (p42)
Cellar conversions
Royal Institute of British Architects (RIBA) 020 7307 3700
www.architecture.com
Royal Institution of Chartered Surveyors (RICS) 0870 333 1600
www.ricsfirms.co.uk
The Council for Registered Gas Installers (CORGI) 01256 372 200
www.corgi-gas.com

SAVINGS MONITOR (p56)
Mini cash Isas
Abbey National 0845 6000181
www.abbeynational.co.uk
Buckinghamshire BS 01494 879500
www.bucksbuildingsociety.co.uk
HSBC 0800 299299
www.hsbc.co.uk
Intelligent Finance (IF)
0845 609 4343
www.if.com
Kent Reliance BS 0800 783 4248
www.krbs.co.uk
Lloyds TSB
Local branch
www.lloydstsb.co.uk
Monmouthshire BS 01633 844402
www.monbsoc.co.uk
Royal Bank of Scotland 0808 1009510
www.rbs.co.uk
Safeway 0800 995 995
www.safeway.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk

INDEX

Online Which? Extra has a full archive of *Which?* reports published since July 2000. Just log on to **www.which.co.uk/whichextra** and navigate the easy-to-follow categories, or use the search engine to find the advice you want.

By phone Alternatively, ring our Members' Helpline on **0845 307 4000**. The team will be able to tell you when we last reported on a topic or when our next report is due.

In print See p55 of the December 2002 issue for our last full index to reports published in *Which?* during 2002.

MEMBERS' HELPLINE

Our Members' Helpline team is on hand Monday to Friday from 8.30am to 8pm and from 9am to 1pm Saturdays and bank holidays. You can use our helpline to check you have the latest Best Buy information, to order factsheets, to find a past *Which?* article or check when we'll next be reporting on that subject, or to ask us your other queries about *Which?* or Consumers' Association. Whenever you contact our Helpline team, please include your *Which?* membership number and a daytime phone number. So that we can go on improving our services, some calls will be silently monitored and recorded to help identify training needs.

CORRECTION

'ALL ABOARD!', May 2003, p30
The results we gave in the text and table for Island Cruises were incorrectly attributed to this company, which is a newly formed joint venture between First Choice and Royal Caribbean. The 31 responses we reported on were from customers of First Choice Cruises, which no longer operates.

'COLOUR PRINTERS', July 2003, p18
We gave the wrong phone number for Epson in the contacts list, p58. The correct number is 08702 416900.

We apologise for these mistakes

BEST BUY COMPETITION RULES

Our Best Buy competition is open only to current members of *Which?*. Only one entry per household. Entries received from 5 August to 31 August 2003 will be entered into the competition. Winners will be informed in writing by 19 September 2003. The first two winners drawn with the correct answer will receive a Navman iCN 630 navigation aid. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent. A list of winners will be available from BB August 03, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 30 September 2003 (please include an SAE). Details will also be given

next month in WHICH?

Skipton BS 0800 446776
www.skipton.co.uk
Tipton & Coseley BS 0121 557 2551
www.thetipton.co.uk
Savings accounts
Abbey National 0800 174635
www.abbeynational.co.uk
Cahoot www.cahoot.com
Chelsea BS 08457 446 622
www.chelseabs.co.uk
Halifax 08457 263646
www.halifax.co.uk
ING Direct 0800 376 8844
www.ingdirect.co.uk
Legal & General Savings 0845 783 9839
www.landg.com
Newcastle BS www.newcastle.co.uk
Northern Rock 08702 400704
www.northernrock.co.uk
Portman BS 0800 183 3399
www.portman.co.uk
Safeway 0800 995995
www.safeway.co.uk
Scarborough BS 0845 458 4458
www.scarboroughbs.co.uk
Scottish Widows Bank 0845 845 0829
www.scottishwidows.co.uk
Tessas
Bank of Scotland 0800 7832 999
www.bankofscotland.com
Barclays Bank 0845 603 0845
www.barclays.co.uk
Birmingham Midshires 0845 972 0721
www.birminghammidshires.co.uk
Cheshire BS 0800 243278
www.cheshirebs.co.uk
Harpenden BS 01582 765411
www.harpendenbs.co.uk
HSBC Local branch
www.hsbc.co.uk
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Leeds & Holbeck BS 0113 225 7777
www.leeds-holbeck.co.uk
LloydsTSB
Local branch
www.lloydstsb.co.uk
Monmouthshire BS 01633 844402
www.monbsoc.co.uk
National Counties BS 01372 747771
www.ncbs.co.uk
NatWest Bank 0800 200 400
www.natwest.co.uk
Newcastle BS 0191 244 2442
www.newcastle.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk

WATERING SYSTEMS (p26)
Agralan 01285 860015
www.agralan.co.uk
Garland 01384 278256
www.garlandproducts.com
Gardena 0191 217 1537
www.gardena.co.uk
Hozelock 01844 292002
www.hozelock.com

on our website. Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

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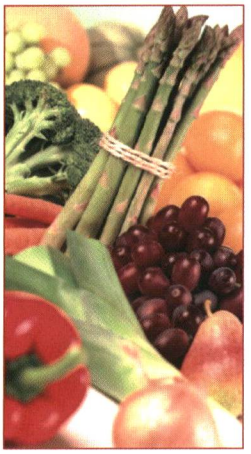
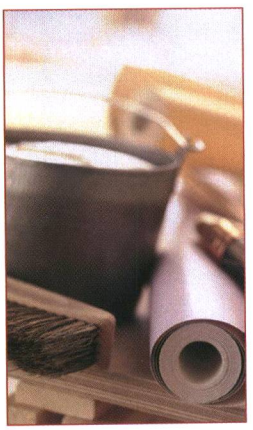
PESTICIDES
Which foods contain high levels of residues

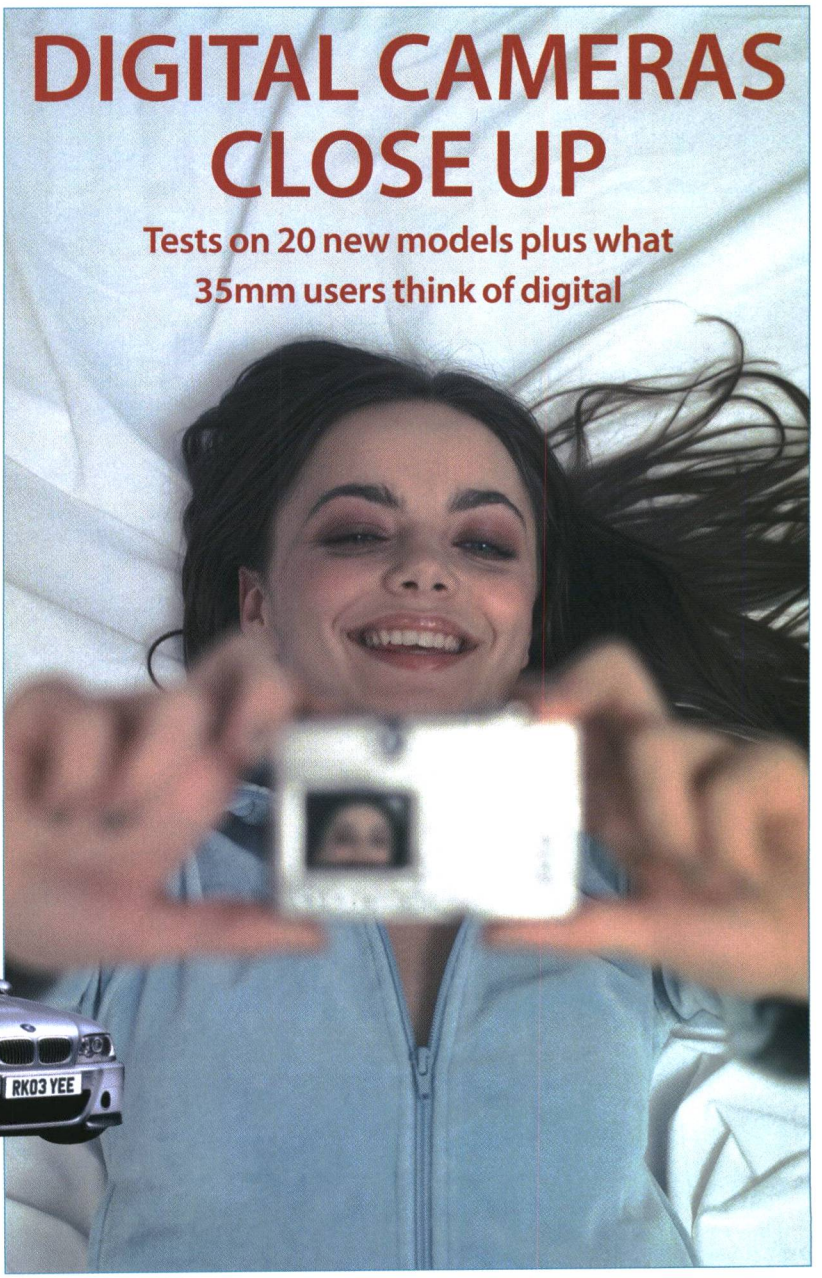


CAR INSURANCE
What the policies offer, plus which is best for you

DECORATING
Best Buy basics – from brushes to masking tape



PHOTOGRAPHY ALAMY, ROBERT HARDING, ZEFA



DIGITAL CAMERAS CLOSE UP

Tests on 20 new models plus what 35mm users think of digital

Generic medicines How to make healthy savings

Car polishes Best ways to protect and shine your car

Replacing a boiler Costs and options compared

Critical illness insurance Do you really need it?

Coming soon Portable stereos with CD, cassette and radio; **Current accounts**; Get-rich-quick schemes; **Fridges**; Buying a computer; **Tumble driers**; Camcorders; **Home deliveries**; Ready-meals for vegetarians; **National Savings**

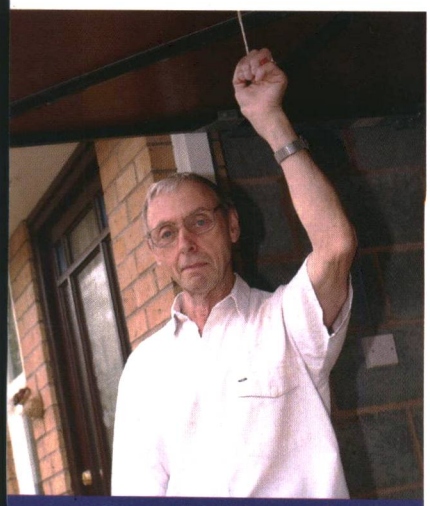
PLUS Which? Car 2003/2004 – free 68-page guide

briefcases

Two recent cases from our lawyers' files

BAD GEAR CHANGE

When George Giles needed to replace his Ford Escort, he visited his local dealers, Lifestyle Ford in Horsham. He made it clear to the sales rep that, as a registered disabled driver, it was crucial that any new car had the same automatic gear system as the Escort he was trading in and pointed out that the photos in the Ford Fiesta brochure showed a different system. The sales rep assured him it could supply a Fiesta with an identical gear system, and, on the strength of this, George ordered a Ford Fiesta Finesse Durashift E. He asked what Durashift E meant before signing the order form and was told it was 'just the notation for a different type of engine'. The deal, including £1,000 for the part-exchange, cost £8,899,



George rejected a new car because the gear system wasn't as promised

George took delivery of the Fiesta a month later. It had a gear system like the one in the brochure and this, George now discovered, was what was meant by 'Durashift'. George tried driving the car, but, after just a few days, realised that his disability meant he couldn't cope with the gears. So he returned the car and asked for his money back. Lifestyle told him it would consider a partial refund of around £2,500 less than he'd paid, as the car was no longer 'new'.

George contacted us. We advised him to reject the car and insist on a full refund. We told him he had a claim under the Misrepresentation Act 1967 as he had entered into a contract on the strength of an assurance that turned out to be incorrect. We also said he had a claim under the Sale of Goods Act 1979 as the car didn't match its description and wasn't fit for the purpose he'd specified.

Lifestyle offered to modify the car or replace it with an alternative of his choice. We advised George to reject this.

Lifestyle finally conceded that an 'inexperienced' sales rep had sold George a car that was different from the one specified and agreed to refund him in full.

POINT OF LAW

If you make it clear that goods must be of a specific type or fit for a specific purpose, provided you act quickly, you're entitled to reject them and get your money back if they don't eventually match that need.

The design of John's back door was different from the one he was shown

SHOWN THE DOOR

Earlier this year, a sales rep from Everest called at John Fox's home to discuss supplying a replacement back door. John explained his requirements in full to the sales rep, and, after being shown detailed line drawings from the Everest manual, agreed on an 'FP8' design costing £1,479. This door had two vertical panels of glass and a single square inset panel below a solid middle panel. The sales rep drew the design on the purchase agreement, John approved it and paid a deposit of £296.

When the door was installed, John immediately realised it didn't match the original design. It had a second middle rail and no solid panel. John contacted Everest and a surveyor came round the following week to discuss John's concerns. The surveyor told John the door installed did in fact meet the technical specification for the FP8 design. John showed the surveyor the design the sales rep had shown him. He told the surveyor that that was the design he had agreed and that was the design he wanted. The surveyor said he'd have to consult the office.

Everest wrote to John to say the door was the same as the one he'd ordered. Not satisfied with this response, John approached us.

POINT OF LAW

As well as being of satisfactory quality and fit for their purpose, goods must also correspond with their description. If this isn't the case, you may have a claim for breach of contract against the supplier.

We advised John that goods must be of satisfactory quality and fit for their purpose and must match their description. We added that, in our opinion, Everest was in breach of contract. On our advice, John wrote to Everest. It offered to reduce the cost by £200 as a goodwill gesture but denied that it had committed any breach of contract. It warned John that he should pay the outstanding balance, or it would start legal proceedings.

We then wrote to Everest on John's behalf, repeating the claim of breach of contract. Everest continued to refute this. John was reluctant to take the matter to court, so we suggested to Everest that it should increase its £200 to £500. It agreed and John paid £683, the balance due minus £500.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.

PHOTOGRAPHY CAMERA CREW, JOHN TRENHOLM